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ANNUAL REPORT

OF THE

Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1989

TO HIS EXCELLENCY
WILLIAM A. O'NEILL
GOVERNOR

HARTFORD, CONNECTICUT
1989

ANNUAL REPORT

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Banking Commissioner

OF THE

STATE OF CONNECTICUT

FOR THE YEAR ENDED DECEMBER 31, 1989

HOWARD B. BROWN
BANKING COMMISSIONER

PAUL J. McDONOUGH
DEPUTY COMMISSIONER

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44 Capitol Avenue, Hartford, Connecticut 06106

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STATE OF CONNECTICUT
OFFICE OF THE BANKING COMMISSIONER

To His Excellency, William A. O'Neill, Governor

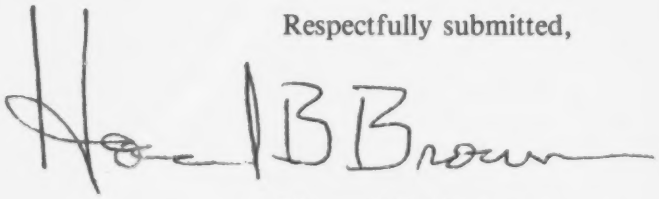
Pursuant to Section 36-13 of the General Statutes, I respectfully submit the Annual Report of the Banking Commissioner for the year ended Dec. 31, 1989. The report sets forth the condition of the various entities examined by the Department of Banking with comments and recommendations.

The financial services industry continued to experience changes. Nationally, the largest remaking of America's financial system was set in motion with the passage of a landmark savings and loan rescue bill that would eventually marshall hundreds of billions of dollars in support of the government's commitment to guarantee the safety of depositors' money. Under the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA), hundreds of savings and loan associations would be closed or taken over.

The Connecticut thrift industry remained healthier than its counterparts in many other states primarily due to prudent regulatory changes that allowed thrifts to diversify their investment portfolios. However, due to an economic turn down primarily in commercial real estate, several institutions will be stressed as their major customers take corrective actions to minimize loss.

Interstate banking continued to be the key legislative issue to reckon with as members of the 1989 Connecticut General Assembly again tackled the question of whether to modify or eliminate the boundaries associated with our present New England regional approach. Full interstate banking was given a boost when I, on behalf of the Administration, expressed confidence that Connecticut's banking industry was ready to withstand a broadening of our present law. Nevertheless, lawmakers effectively delayed legislative action on the issue by forming a task force to study interstate banking. Results of the study are to be completed before the start of the 1990 General Assembly session.

Respectfully submitted,



Howard B. Brown
Banking Commissioner

1989 OVERVIEW

Banking and Related Issues

1989 was a rollercoaster year for Connecticut bank performance. Connecticut banks were especially hard hit because of both national and regional economic conditions.

The go-go years of the mid- and late 1980s found real estate development booming and competition among bankers for developers' business intensifying. In the Northeast, numerous loans went to developers of condominiums and apartment buildings, financing that is generally larger and riskier than single-family mortgages. A troubled real estate industry in New England during the year caused federal regulators to become increasingly concerned that mounting losses from troubled real estate loans could lead to a series of banking failures. The worry was that in a severe economic turndown the losses at commercial banks might be so large as to overcome the deposit insurance fund. To combat the problem, regulators became tougher with banks by forcing them to set aside reserves for questionable loans.

The largest remaking of America's financial system was set in motion when President George Bush signed a landmark savings and loan rescue bill that would eventually marshall hundreds of billions of dollars in support of the government's commitment to guarantee the safety of depositor's money.

Taking advantage of aggressive deregulation by federal authorities, thrifts were given wide powers and lax oversight. The result was excessive speculation, fraud and feeble balance sheets that caused enough red ink to require the bailout.

Under the Financial Institution Reform, Recovery, and Enforcement Act of 1989 (FIRREA), hundreds of savings and loan associations would be closed or taken over. The independent regulatory control mechanism created to monitor the industry was assumed by a new Treasury Department entity called the Office of Thrift Supervision (OTS). The Federal Deposit Insurance Corporation (FDIC) was given the responsibility for insuring the deposits of savings and loan associations and a new body called the Resolution Trust Corporation (RTC) was formed to merge or liquidate existing failed savings institutions and any that fail during the next three years.

The Connecticut thrift industry remained healthier than its counterparts in many other states primarily due to the overall health of the state's economy in recent years and from regulatory changes that allowed thrifts to diversify their investment portfolios. Connecticut began phasing out distinctions between the investment powers for savings and loans and other banking institutions in 1985.

In contrast to the continued escalation of bank failures nationwide in 1989, Connecticut's banking industry remained stable. Six state-chartered banks opened in Connecticut during 1989. Several others were in the process of organizing.

The nation again experienced a record number of bank failures — 206. Among savings and loans, there were 317 failures, 49 of which were closings and 268 placed in conservatorship. While, there were no failures among

Connecticut's state-chartered banking institutions, federally-chartered institutions in the state were not as fortunate:

- Columbia Federal Savings Bank of Westport was taken over by the FDIC in February and later placed in the conservatorship of the Resolution Trust Corporation.
- In December, Community Federal Savings and Loan in Bridgeport became the second thrift in Connecticut to fall under government control when its liabilities had exceeded its assets.
- When National Industrial Bank of Connecticut was liquidated by federal regulators on Nov. 9, it was the first bank failure in Connecticut in 12 years and only the second in 53. The Banking Commissioner and the FDIC worked out a deal whereby Central Bank, a state-chartered savings bank headquartered in Meriden, would assume the deposits and some of the assets of National Industrial. On Nov. 13, the offices of National Industrial re-opened as branches of Central Bank.

Debate on whether Connecticut's borders should be opened to allow nationwide interstate banking continued to be a hot issue even though The Task Force to Study Interstate Banking, established at the end of the 1989 legislative session, effectively delayed legislative action on the issue until 1990. In testimony before the task force, the Banking Commissioner supported legislation to allow full interstate banking on a reciprocal basis because state banks have grown strong enough to compete nationally. The task force, whose members were appointed by Governor William O'Neill and the legislative leadership, are to issue a report before the start of the 1990 legislative session.

To coincide with the task force study on interstate banking and as a means to resolve the issue involving the Banking Commissioner's order for Fleet-Norstar Financial Group to divest of its Connecticut holdings, the legislature voted to postpone a divestiture order until March 30, 1990.

The federal Home Equity Loan Consumer Protection Act designed to eliminate surprises for consumers who take out home equity loans took effect Nov. 7. The new rules require lenders to provide more detailed information, impose new limits on home equity contracts and place restrictions on home equity loan advertisements.

In an effort to combat discriminatory banking practices, the Connecticut General Assembly passed a bill to permit the Banking Commissioner to monitor such trends as bank loans and the siting of branch offices. The bill, which largely mirrors the federal Community Reinvestment Act, requires the Banking Commissioner to consider a state-chartered bank's record of community performance as a basis for approving or denying bank expansion. And, while the legislature requires banking institutions to service all aspects of the community, compliance does not require banks to take unreasonable credit risks.

Enforcement of the state CRA law doesn't begin until July 1, 1990, yet, in the wake of studies and complaints contending that banks are abandoning the credit needs of low and moderate income neighborhoods, the banking department altered its process for approving bank applications for new branch

applications in July 1989. The department will examine a bank's entire marketing practices, including whether it has shut down branches in urban areas, when considering whether to approve new branches.

In response to reports that many bank advertisements for certificates of deposit are misleading, the banking department began to monitor more effectively the accuracy of deposit advertisements. The Banking Commissioner issued notices to chief executive officers of the state's banks and credit unions informing them that advertisements must accurately reflect the basis on which the annual yield is calculated, and that all employees who are responsible for directly communicating this information to the public must understand the products they are explaining.

In the Securities area, on July 10 the banking department informed Drexel Burnham Lambert Inc. and a subsidiary, Drexel Lambert Puerto Rico, Inc., of its intent to revoke their Connecticut broker-dealer and or investment advisor licenses unless they show compliance with all state and federal securities laws. Even though Drexel had discontinued its retail operations in Connecticut, the notice of intent to revoke was issued because the firm has institutional and accredited investor clients in the state. Accredited investors are wealthy investors with a net worth of $1 million or an annual income of at least $200,000 who are used by private limited partnerships to raise additional capital.

The Banking Commissioner acted after Drexel settled a civil fraud suit in which the Securities and Exchange Commission accused Drexel and others of violating federal securities laws. Drexel did not have to admit any of the SEC's allegations as part of the settlement.

While a number of states agreed to levy fines in accordance with an offer by Drexel, Connecticut decided to pursue the administrative review rather than negotiate fines with Drexel. Connecticut believed that the mere payment of a fee absent administrative action would not address the nature of the violations which dealt with the integrity of the capital formation process.

A New York-based brokerage firm, Thomson McKinnon Securities, Inc., agreed to pay the state a $95,000 civil penalty following an investigation by the banking department into alleged violations of state securities laws. The firm also agreed to suspend two employees and hire a consultant to study and review the company's supervisory policies relating to Connecticut registration requirements.

The settlement capped an 18-month-long investigation initiated by the banking department's Securities and Business Investments Division and conducted in conjunction with securities officials from New Hampshire, Maine and Vermont. The cooperative effort to investigate Thomson McKinnon began in 1987 as securities officials questioned the activities of Charles H. Howard, III, a former vice president and director of the firm. A cease and desist order was issued against Howard in 1988 for transacting business as an unregistered agent in violation of the Connecticut Uniform Securities Act.

The Banking Commissioner and the Attorney General's office filed suit in Superior Court for a permanent injunction against the Cheshire-based RW Technology Inc. and its principals for allegedly inducing investors to pay about

$1 million for vastly overpriced stock. The suit alleged that the company and its principals violated anti-fraud and registration provisions of the Connecticut Uniform Securities Act.

The suit also asked the court to order restitution for investors and for the appointment of a receiver to take possession and control of all assets and property belonging to the company and its principals. Earlier, a temporary restraining order prohibited RW Technology from disposing of assets and authorized the attachment of real estate owned. The banking department also referred the case to the Chief State's Attorney for possible criminal prosecution.

Nationally in 1989, the Banking Commissioner was reappointed to a second term as chairman of the federal legislation committee of the Conference of State Bank Supervisors (CSBS), an organization for state banking, representing the bank regulators of the 50 states, the District of Columbia, Guam, Puerto Rico and the Virgin Islands.

In his role as chairman of the federal legislation committee, the Banking Commissioner represented the CSBS in appearances before the U.S. House Subcommittee on Financial Institutions Supervision, Regulation and Insurance and with presidential aides at the White House regarding the savings and loan crisis.

In addition, during 1989 the Banking Commissioner made other appearances before members of Congress representing the Department of Banking to testify on the following pertinent banking issues:

- the Federal Reserve Board's proposal to rescind a provision of Regulation Y which would preempt state regulatory authority over subsidiaries of state-chartered banks in bank holding companies;
- legislataive proposals pertaining to government check cashing and check cashing centers;
- the condition of the commercial banking industry including a report on the performance of Connecticut's state-chartered commercial and savings banks and the methods used in the state's bank examination process.

Department Activities

On June 7, some 200 securities industry professionals attended "Securities Forum "89", an informative seminar sponsored by the department's Securities and Business Investments Division and the Securities Advisory Committee to the Banking Commissioner. The program, held at the Summit Hotel, Hartford, was designed to assist securities professionals in understanding their regulatory responsibilities and the concerns of securities regulators.

The Banking Commissioner, utilizing the resources of the Securities and Business Investments Division and the Public Information Office, continued the agency's program of investor protection by publicizing the perils associated with investment schemes, scams and frauds. The department initiated a marketing program that included distribution of *Investor Alert!,* a consumer-investor guide that contains detailed information on how to avoid the pitfalls and ripoffs associated with unscrupulous promoters and tells how to recognize legal and legitimate investment opportunities. Publication of the book did not utilize state funds but was made possible through negotiated administrative settlements.

ADMINISTRATION

Organization

The Department of Banking is a state agency headed by the Banking Commissioner, who reports to the Governor. It is responsible for the regulation and examination of financial institutions and related entities that are chartered, licensed or registered by the state.

The Commissioner is charged with administering the banking laws of the state as well as the laws regarding securities, tender offers, and business opportunities. The Commissioner also administers the Truth-in-Lending Act and other consumer credit laws and a major portion of the law concerning rental security deposits.

The department also responds to consumer inquiries, investigates complaints, and compiles and disseminates financial data about regulated entities.

The department has four divisions: Bank Examination, Securities and Business Investments, Consumer Credit, and Credit Union. An advisory staff of attorneys assists the Commissioner and the divisions in legal matters. An administrative staff handles administrative, personnel and business services functions.

Equal Opportunity and Affirmative Action

The Department of Banking is deeply committed to equal opportunity and affirmative action in the recruitment, hiring and promotion of staff, which positively impacts its personnel profile. During 1989 the preponderance of employees hired and promoted were members of targeted race/sex groups.

Special efforts are made to reach potential targeted race/sex groups in the recruiting process. Connecticut Careers Trainees are utilized to bring targeted race/sex groups into the department in entry level professional positions. All relevant experience and training, including volunteer experience, is considered in determining the qualifications of applicants.

The department provides special programs and opportunities to enable staff and particularly clerical staff to acquire experience and training to qualify for promotion to professional positions. One person served as a para-professional trainee during 1989 and was promoted to the professional target class.

The Department of Banking Affirmative Action Plan submitted on October 30, 1988 was approved by the Commission on Human Rights and Opportunities.

Financial Statement

Receipts and expenditures relating to the fiscal year ended June 30, 1989, were as follows:

Receipts

Examination of banks and credit unions, etc. assessed in accordance with Section 36-12a, as amended	$3,630,686
Other license and examination fees	501,829
Registration, filing and transfer fees from securities brokers, etc.	3,267,150
Registration of securities	2,003,777
Branch, merger, new bank and holding company application fees	201,750
Sales and miscellaneous receipts	111,763
Total Receipts	$9,716,955

Expenditures

Personnel services	$5,351,777
Fringe benefits	2,479,433
Travel expenses, including motor vehicles rentals and repairs	339,034
Other expenses	1,220,312
Total Expenditures	$9,390,556
Increase (Decrease) in Banking Fund Balance	326,399
Total	$9,716,955

ROSTER

DEPARTMENT OF BANKING

ADMINISTRATION

Howard B. Brown, Banking Commissioner

Paul J. McDonough, Deputy Banking Commissioner

Jeanne M. Charbonneau
Secretary to the Commissioner

Marjorie D. Kagan
Secretary to the Deputy Commissioner

Robert J. Carragher
Executive Assistant

Robin I. Kroogman
Executive Assistant

Kathleen A. Enders
Secretary 1

Saroja N. Setty
Secretary 1

David Tedeschi, Jr., Communications Officer

Kristine M. Fonte, Clerk Typist

Banking Legal Staff

Gayle S. Fierer, Banking Supervising Administrative Attorney

Banking Administrative Attorney 2

William Nahas, Jr.
Daniel F. Scudder

Nirja N. Savill
Robert S. Rosenthal

Banking Administrative Attorney 1

Debra J. Gershman
Doniel Kitt

Staff Assistants

Tina M. Daigle
Administrative Assistant

Mary Beth Anderson
Secretary 2

Maria C. Mendes
Secretary 2

Personnel and Business Office

Charles Fischer, Fiscal/Administrative Manager 1

Debra L. Patterson, Fiscal/Administrative Supervisor

Anne Sblendorio, Personnel Officer 2

Staff Assistants

Dorothy N. Stephenson
Accountant

Paul L. Ligas
Accountant

Yvette D. Levesque
Fiscal/Administrative Officer

Ventura Ramos
Fiscal Administrative Assistant

Carmen G. Calderon
Senior Clerk

Inge E. Simmons
Connecticut Career Trainee

Michael S. Combs
Mail Handler 2

Paul P. Boccaccio, Jr.
Mail Handler 2

Eustacia G. Williams
Telephone Operator

Sallie M. Miller
Clerk

MANAGEMENT INFORMATION SYSTEMS

George T. Roman, Agency Data Processing Manager 1

Clayton L. Parker
Banking Principal Examiner (Gen)

Joseph E. Kapinos
Computer Programmer Analyst

Rhonda L. Foster
Office Automation Systems Specialist

DEPOSITORY INSTITUTIONS
Joseph A. Pandiscia, Administrator

BANK EXAMINATION DIVISION
Howard F. Pitkin, Jr., Director

Glenn W. Hayes, Assistant Director
William J. MacDonald, Assistant Director

Banking Supervising Examiner
Robert S. Greenwood
Frank R. Kern, Jr.

Consumer Information
Barry A. Elliott, Banking Principal Examiner (General)
Leonard A. Rich, Banking Principal Examiner (General)
Mary C. Divigard, Banking Examiner

Banking Principal Examiner (General)
Lewis S. Clark
Raymond J. Milot
Joseph M. Harris
Jacquelyn C. Somerside
Clifford J. Jones
Andrew J. Paczkowski
Thomas J. Catania
John A. Beaty
Alfred G. Reutter
Sebastian F. Scarfe
Vernelle J. Davis
Malcolm G. Campbell, Jr.

Banking Senior Examiner (General)
David L. O'Brien
Joyce A. O'Sullivan
Thomas E. DiMaio
Phyllis E. Lewis
Terralyn D. Cooper
Donald F. Dooling

Banking Examiner
Frances S. Morocco
Deborah A. Sementa
Mary E. O'Neill
Paul D. Lombardo
Randolph J. Connolly, Jr.
Doreen A. Sims
Janis A. Bureau

Connecticut Careers Trainees
Anne M. Pedevillano
Janice A. Yiznitsky
Deborah L. Papineau
Cora Keating
Richard Cortes
Cheryl M. Schweighoffer
Lora-Jean Gorecki
Nathaniel J. Hirsh

Staff Assistants
Maria L. O'Toole
Administrative Assistant

Frances M. Roy, Senior Clerk
Ana M. Ruiz, Clerk Typist
Roger C. Rheaume, Clerk Typist

CREDIT UNION DIVISION
Chester E. Uliasz, Director
Thomas J. Zaleski, Assistant Director

Banking Principal Examiner (General)
Patricia A. Budnick
Adeline P. Costa

Banking Senior Examiner (General)
Jeffrey F. Hackett
Rita R. Redler

Banking Examiner
Moses O. Olasanoye
Stephanie A. England

Staff Assistants
Angela M. DiDomizio
Administrative Assistant

Eula Bridges, Typist
Darlene M. Testa, Clerk Typist
Carmen M. Calderon, Clerk
Judith S. Tillman, Clerk

SECURITIES AND BUSINESS INVESTMENTS DIVISION
Ralph A. Lambiase, Director
Eric J. Wilder, Assistant Director
Cynthia A. Antanaitis, Assistant Director

Banking Principal Examiner (Securities)

Sidney A. Igdalsky

Banking Senior Examiner (Securities)

Maryellen R. Meara
John P. Walsh
Margot T. O'Grady
Norma E. Heckendorf
William E. Olesky

Banking Examiner

Thomas C. Dolan
Sylvia A. Morgan
Naomi C. Church
Jeffrey S. Goodson
William E. Bartol
Lisa Barone
Kevin R. Maher
Salvatore Cannata
Jean M. Foto

Connecticut Career Trainee

John A. Horne
Paola Z. Barry

Staff Assistants

Louise E. Hanson
Secretary 2
Dorothy E. Jackson
Secretary 2
Virginia A. Wagner
Secretary 1
Olympia M. Thompson
Senior Clerk
June R. Christensen
Senior Clerk
Ellen C. Morrison
Clerk Typist
Judith A. Mercier
Clerk Typist
Sharada Kanive
Clerk Typist
Delia Fontan de Acevedo
Clerk Typist
Shouhua Chen de Yearwood
Clerk Typist

CONSUMER CREDIT DIVISION

Robert C. Focht, Director
Roger N. LaBonte, Assistant Director

Banking Principal Examiner (Consumer Credit)

Harry S. Donnelly, Jr.

Banking Senior Examiner (Consumer Credit)

Frank J. Accetura
Dena L. Wood
Jeffrey W. Hubbell

Banking Examiner

Marlene M. Mannix
Anne E. Sponzo

Connecticut Career Trainee

Susan K. Glasser

Staff Assistants

Larisa L. Hull
Administrative Assistant
Jeanne G. Weaver
Senior Clerk
Olive R. Mihm
Clerk Typist

BANK EXAMINATION DIVISION

The Bank Examination Division is responsible for the supervision of state-chartered bank and trust companies, savings banks, and savings and loan associations. This division also issues licenses to money forwarders and check cashing services, and has responsibility for analyzing branch applications, mergers, conversions and new bank applications. As of Dec. 31, 1989, this division was comprised of a director, two assistant directors, 38 examiners, and four support personnel.

Condition and Operating Results

State-chartered bank and trust companies, savings banks, and savings and loan associations had total assets of $57.3 billion as of Dec. 31, 1989. This represents a 5.3% increase over the $54.4 billion reported at year-end 1988. During this same period, total deposits increased from $42.6 billion to $44.9 billion, or 5.4%. Aggregate capital decreased 3.0% from $4.4 billion to $4.3 billion.

Following is a synopsis of these changes by type of institution:

	12-31-89	12-31-88	% Increase
Total Assets			
Bank and Trust Companies	$16,957,043	$16,171,042	4.9
Savings Banks	39,555,154	37,407,518	5.7%
Savings and Loan Associations	821,227	844,552	(2.8)%
	$57,333,424	$54,423,112	5.3 %
Total Deposits			
Bank and Trust Companies	$14,322,649	$13,398,054	6.9 %
Savings Banks	29,947,290	28,536,907	4.9 %
Savings and Loan Associations	645,735	663,046	(2.6)%
	$44,915,674	$42,598,007	5.4 %
Total Capital			
Bank and Trust Companies	$ 1,081,017	$1,164,138	(7.1)%
Savings Banks	3,157,747	3,205,079	(1.5)%
Savings and Loan Associations	49,716	51,733	(3.9)%
	$ 4,288,480	$4,420,950	(3.0)%
% of Capital to Total Assets			
Bank and Trust Companies	6.4%	7.2%	
Savings Banks	8.0%	8.6%	
Savings and Loan Associations	6.1%	6.1%	

Structure

As of Dec. 31, 1989, there were 53 state bank and trust companies. These institutions operated 306 domestic branches. Fifteen bank and trust companies operating trust departments managed aggregate assets of $9.8 billion.

Five new institutions, Greenwood Bank of Bethel, Greenwich Trust Company, First Central Bank, Hartford, Bank of South Windsor and First City Bank, New Britain, opened for business in 1989.

The following state bank and trust companies were operating under temporary certificates of authority and were in the process of organization as of December 31, 1989:

1. Connecticut Popular Bank, New Haven
2. Prime Bank, Orange
3. Maritime Bank, Essex
4. Windham Bank, Willimantic

As of Dec. 31, 1989, there were 64 state-chartered savings banks, consisting of 34 mutual and 30 capital stock institutions. These institutions operated 535 branches. Nine savings banks operating trust departments managed aggregate assets of $1.0 billion.

As of Dec. 31, 1989, there were nine state-chartered savings and loan associations consisting of six mutual associations and three capital stock institutions. These associations operated 19 branches.

Federal Institutions

In addition to state-chartered financial institutions as of Dec. 31, 1989, there were 17 national banks with total assets of $23.5 billion. These institutions operated 347 domestic branches. Twelve federal savings and loan associations which had assets of $7.2 billion operated 42 branches. Six federal savings banks with total assets of $2.0 billion had 40 branches.

National banks are supervised by the Office of the Comptroller of the Currency. Federal savings and loan associations and federal savings banks are supervised by the Office of Thrift Supervision.

Deposit Insurance

The deposits of all banks and savings and loan associations operating in Connecticut are insured by the Federal Deposit Insurance Corporation (FDIC), to a maximum of $100,000 per account holder.

Federal Reserve System

No state-chartered depository institution is currently a member of the Federal Reserve System. All national banks are required to be members. The Federal Reserve Board of Governors implements the nation's monetary policy and is responsible for the regulation of member banks and holding companies. Two Federal Reserve District banks namely, Boston (District 1) and New York (District 2) operate in Connecticut.

Bank Holding Companies

Forty-eight top tier holding companies own the stock of 23 state-chartered bank and trust companies, two state-chartered trust companies, 18 state-chartered savings banks, two state-chartered savings and loan associations, nine national banks, three federal savings banks, and four federal savings and loan associations.

Multibank holding companies and the number of subsidiary banks are as follows: Cenvest, Inc., Hartford (3); Constitution Bancorp of New England, Inc., Fairfield (2); Eagle Financial Corporation, Torrington (2); Fairfield County Bancorp, Stamford (2); Fleet-Norstar Group, Inc., Providence, Rhode Island (2); Landmark-Community Bancorp, Inc., Hartford (2); People's Mutual Holdings, Bridgeport (2); Shawmut National Corporation, Hartford (4). All other Connecticut-based companies are one-bank holding companies.

Federal Home Loan Bank System

All savings and loan associations in Connecticut, both state-chartered and federal, and federal savings banks, are required to be members of the Federal Home Loan Bank of Boston. Membership is optional for other thrift institutions, and 50 state-chartered savings banks are also members.

Membership in the Federal Home Loan Bank System affords thrifts the opportunity, among other things, to borrow funds for investment purposes as well as to meet liquidity needs in the event of disintermediation.

Savings Bank Life Insurance

Fifty-five savings banks are members of the Connecticut System of Savings Bank Life Insurance, offering ordinary and group life insurance policies at rates that are among the lowest available to the consumer.

Money Orders and Travelers Checks

There were 14 licensees authorized to issue money orders or travelers checks. Many retail businesses in Connecticut act as agents for these companies.

Check Cashing Services

On July 1, 1989 the administration of check cashing services was transferred to the Department of Banking. As of Dec. 31, 1989 there were five licensees authorized to engage in the business of cashing checks, drafts or money in Connecticut.

CONSUMER CREDIT DIVISION

The Consumer Credit Division is responsible for the enforcement of Connecticut's laws concerning small loan companies, sales finance companies, debt adjusters, secondary mortgage loan licensees, first mortgage lenders, consumer collection agencies, Truth in Lending, and other consumer credit laws.

The division is comprised of a director, an assistant director, seven examiners, and three support persons.

Disclosure of the Cost of Credit (Truth in Lending)

During 1989, the Consumer Credit Division conducted approximately 696 inspections of creditors subject to the requirements of the Truth in Lending Act and Regulations. These examinations covered state-chartered banks (59), state-chartered credit unions (30) and entities licensed by the Consumer Credit Division (390), and 217 retail businesses. With few exceptions, the level of compliance remained high, with technical violations constituting the bulk of the non-compliance observed.

Connecticut is one of five states that the Federal Reserve Board exempts from the federal Truth in Lending Act. This permits local enforcement of the Truth in Lending Law.

Creditors found to be violating the Truth in Lending regulations may be required to rebate overcharges, to issue corrected disclosure statements, or to issue additional rights of rescission where such rights were improperly administered initially. In addition, such creditors are required to advise the department of their plan to prevent similar violations from occurring in the future. Rebates of overcharges totalled $18,542 during the period.

The staff of the Consumer Credit Division provides creditors subject to the Truth in Lending Act with substantial assistance in complying with its requirements. Counseling is offered to creditors during and after examinations. From time to time, trade associations and other groups present formal educational programs in which staff members participate. The large volume of consumer inquiries received by the division is used as an opportunity to educate the public on how to best use the information creditors are required to disclose.

Small Loan Licensees

There were 57 small loan licensees as of Dec. 31, 1988. During the year, two new licenses were granted and five were surrendered for cancellation leaving 54 small loan licenses in effect as of Dec. 31, 1989. Thirty-six small loan licensees were examined for compliance with the Small Loan Act (Chapter 647 Connecticut General Statutes) and the Truth in Lending Laws.

The dollar amount of loans outstanding as of Dec. 31, 1989 was $86,247,950, an increase of 11.1% since Dec. 31, 1988. The number of loans outstanding increased during the same period to 42,496, an increase of 4.5% since Dec. 31, 1988.

A total of 25,093 loans were made during the year, of which 98.1% were unsecured and 1.9% were secured by property. Of the 475 secured loans made, 27.8% were secured by real estate, 61.3% were secured by automobiles, and 10.9% were secured by miscellaneous personal property.

As of Dec. 31, 52 small loan licensees had secondary mortgage loan licensees operating on the same premises. These secondary mortgage loan licensees had 5,394 secondary mortgage loans outstanding, totaling $178,277,278 at year end. In addition, 27 small loan licensees had first mortgage lenders operating on the same premises. These first mortgage lenders had 582 first mortgage loans outstanding totalling $32,889,312 at year end. Similarly, affiliated sales finance company licensees are permitted to operate on the same premises as small loan licensees. Forty-six such sales finance company licensees had 19,180 retail installment contracts outstanding, totaling $10,798,204 as of Dec. 31.

The following additional "other business" authorizations were in effect as of December 31:

Leasing Personal Property	0
Lending for Business and Commercial Purposes	3
Income Tax Preparation	1
Loans in Excess of $5,000 for purchase of motor vehicles	1

Sales Finance Companies and Retail Installment Sales Financing

Two types of sales finance company licenses are issued by the Banking Commissioner. A limited license is issued to those who conduct the sales finance business in conjunction with the small loan business. A regular license is issued to all others conducting the sales finance business. During the year, 36 licensees were examined for compliance with the Retail Installment Sales Financing Act (Chapter 733 of the Connecticut General Statutes) and the Truth in Lending Laws.

On Dec. 31, 1988, 140 regular licenses and 49 limited licenses were in effect. During the year, 36 new regular licenses were issued and 14 were surrendered or not renewed. During the same period, one new limited license was issued and four were surrendered for cancellation or not renewed leaving 162 regular and 46 limited licenses in effect as of Dec. 31, 1989.

Debt Adjusters

Since October 1, 1979 all debt adjustment activities in Connecticut, except those performed by a bona fide nonprofit organization licensed by the Banking Commissioner, have been prohibited. At that time only one organization, Consumer Credit Counseling Service of Connecticut, Inc., was known to offer such a service. It was issued a license in 1979 and has remained active since. The department has received no additional applications for debt adjuster licenses.

Consumer Collection Agencies

As of Dec. 31, 1988, 199 consumer collection agencies were licensed. During the year, 34 new licenses were issued and 17 existing licensees failed to renew or voluntarily surrendered their licenses leaving 216 consumer collection agencies licensed as of Dec. 31, 1989. During the year, 94 licensees were examined for compliance with the laws related to consumer collection agencies (Sections 42-127 through 42-131a of the Connecticut General Statutes.)

Secondary Mortgage Loan Licensees

Two types of secondary mortgage loan licenses are issued to distinguish between secondary mortgage loan licensees who actually grant such loans and those who arrange loans to be granted by others. Licenses issued to the latter are designated "broker only." As of Dec. 31, 1988, 771 secondary mortgage loan licenses were outstanding, of which 297 were "broker only." During 1989, 242 secondary mortgage loan licenses were issued, of which 90 were "broker only." During the same period, 234 licenses were surrendered for cancellation or did not renew, of which 153 were "broker only," leaving 779 licensees as of Dec. 31, 1989, of which 234 were "broker only." Of the 545 lenders licensed as of year end, 52 operated on the same premises as a small loan licensee. During the year, 134 secondary mortgage loan licensees were examined for compliance with the Secondary Mortgage Loan Law (Chapter 646A of the Connecticut General Statututes) and the Truth in Lending Laws.

First Mortgage Lenders

As of Dec. 31, 1988, 262 first mortgage lenders were licensed. During 1989, 84 additional licenses were issued and 64 were surrendered for cancellation or did not renew, leaving 282 first mortgage lenders licensed as of Dec. 31, 1989. Of that total, 27 licensees operated on the same premises as a small loan licensee. During the year, 90 first mortgage lenders were examined for compliance with applicable statutes.

CREDIT UNION DIVISION

The Credit Union Division is comprised of a director, assistant director, seven field examiners, and five support personnel. The division is responsible for the supervision of 97 natural person credit unions, and one corporate central credit union. In addition, the division assists credit unions to insure that directors, officers, and committees understand their responsibilities and legal obligations.

Condition and Operating Results

State chartered credit unions had total assets of $571.2 million, and share deposits of $530.7 million as of Dec. 31, 1989. This represents a decrease

of 0.50% from 1988. Membership in natural person state chartered credit unions also decreased during this same period by 1.36%. Credit unions' net worth structure, which represents the total of all reserve accounts (including the Allowance for Loan Losses) increased by 4.1%. The ratio of net worth-to-assets increased to 6.5%, compared with 6.2% for 1988, and 5.9% for 1987.

For 1989, credit unions reported gross operating income of $59.8 million. These earnings were distributed as follows: 33.45% to cover overhead expenses, 56.0% was paid to members in dividends, 8.93% was allocated to loan loss reserves, and 1.52% was allocated to other reserve accounts.

Of the 97 natural credit unions, 94 declared dividends to their membership. Forty-seven declared a dividend rate of less than 6.0%, and forty-eight declared a dividend rate of 6.0% of higher. Three credit unions did not declare dividends to their membership for 1989.

The division processed 10 mergers in 1989 — two federally chartered credit unions were merged with and into state chartered credit unions; three state chartered credit unions were merged with and into federally chartered credit unions; and five state chartered credit unions were merged with and into state chartered credit unions. The mergers occurred for a variety of reasons including plant closings, declining fields of membership, and as a means for improving and expanding membership services.

Connecticut State Employees Credit Union, Inc., with assets of $160.5 million and 50,078 members, is the largest state chartered credit union. Forty-seven credit unions reported assets of under $1 million.

Constitution State Corporate Credit Union, Inc.

Constitution State Corporate Credit Union, Inc. is chartered by the state to serve member credit unions. It provides the means by which member credit unions may invest surplus funds and it serves as a lender of funds to member credit unions with excess demand for loans. Constitution State also provides credit unions with a large range of financial services including VISA and share draft settlement accounts, direct deposit of Social Security and pension checks, electronic transfers, and a variety of loans and investment options.

Constitution State Corporate reported assets of $345.3 million. Loans to members amounted to $2.0 million. Earnings amounted to $29.7 million and were distributed as follows: overhead expenses amounted to $1.6 million; $1.1 million interest on borrowed funds, $25.8 million (86.9%) was paid out in dividends, and the balance of $1.2 million was set aside in statutory and other reserve accounts.

Deposit Insurance

Share deposits in all state chartered credit unions are insured by the National Credit Union Administration (NCUA) to a maximum of $100,000 per account holder. Connecticut is one of 12 states in the country that mandates federal insurance for credit unions.

Credit unions are required to establish a share insurance deposit with the National Credit Union Share Insurance Fund equal to one percent of insured shares. This deposit is recorded as an investment on the books of the credit union. As in previous years, the NCUSIF deposit is adjusted annually and is based on the insured level of deposit as of June 30. Credit unions paid no premium for share insurance coverage to the NCUSIF in 1989. This is the fifth straight year the NCUA board waived the annual insurance premium of 1/12th of 1.0% of credit union deposits.

Supervision

In 1989, the division provided all field staff with laptop computers, training, and software comparable to the equipment and training provided for federal examiners. Along with the computers, the division took delivery of a core examination program which automated much of the paperwork involved in an examination. Most examinations conducted in 1989 were routine. Directors each received a confidential report of the examination and had an opportunity to discuss the findings with members of the division. Follow-up examinations were conducted to monitor a credit union's progress toward correcting deficiencies. In addition, the division conducted examinations pursuant to credit union mergers.

Credit union examiners attended several training sessions which were made available by the NCUA and the National Association of State Credit Union Supervisors. New examiners and senior examiners were given the opportunity to attend a variety of technical training sessions.

SECURITIES AND BUSINESS INVESTMENTS DIVISION

The Securities and Business Investments Division is principally responsible for the following areas subject to the general supervision of the Banking Commissioner: 1) the registration of securities and business opportunity programs for sale in Connecticut; 2) broker-dealer, investment adviser and agent registration; 3) routine examination of broker-dealer and investment adviser registrants; and 4) enforcement of the Connecticut securities and business opportunity laws.

As of year-end 1989, the division was comprised of a division director, two assistant division directors, 15 examiners, two Connecticut career trainees and 10 support personnel.

Activities

Jurisdiction of the Banking Commissioner over the tender offer, securities and business opportunity laws is derived from Chapters 661a, 662 and 662a of the Connecticut General Statutes, respectively.

In connection with the securities laws, as of year-end 1989, 51,465 individuals were registered to represent brokerage firms in selling securities and offering management services regarding investments in securities. This represents a 4.37% increase over 1988. Fifty-nine percent of those individuals were engaged in the general brokerage business.

In 1989, the Division received 4,189 registration filings for securities to be sold in Connecticut. Sixty-eight registrations of business opportunity programs were received. Nineteen business opportunity registrations were renewed. (See Table 39)

During 1989, 148 securities investigations and 50 business opportunity investigations were completed. Also, during 1989, 42 broker-dealer and 27 investment adviser examinations were undertaken. One hundred and seventy-six securities and 47 business opportunity investigations were initiated. Ten cease and desist orders were issued in the securities area compared to a total of two the previous year. Similarly, the number of securities denial, suspension and revocation notices increased from five to 17. Two securities matters were referred for criminal action (See Table 40). Of all the complaints handled and investigations opened, most were resolved on the administrative level prior to their closure.

Many of the administrative resolutions took the form of stipulation agreements and consent orders wherein the Division sought monetary fines as well as reimbursement of its investigatory costs. The Division found the use of stipulation agreements and consent orders to be an effective method of supplementing a large array of enforcement tools.

LEGISLATION

During the 1989 session of the General Assembly, the following public acts affecting areas regulated by the Department of Banking were approved and signed into law:

Banks and Savings Institutions

P.A. 89-77, *An Act Concerning Savings Bank Life Insurance Annuities* (effective October 1, 1989) amends Section 36-142(5) of the General Statutes to increase the maximum annual annuity a savings bank may contract to pay an applicant from $5,000 to $20,000, provided that such contract, when combined with annuity contracts written by other state savings banks and The Savings Bank Life Insurance Company for such applicant, not exceed $20,000.

P.A. 89-117, *An Act Concerning Interest on Savings Deposit Accounts* (effective October 1, 1989) requires any state bank and trust company, national banking association, state or federally chartered savings bank, savings and loan association or credit union to pay interest on a pro rata basis from the first day of an earning period to the withdrawal date when a depositor withdraws all his money from a savings deposit account before the end of an earning period. The Act covers regular savings accounts and statement savings, but not NOW accounts, bank MMDAs and CDs or other time deposits.

P.A. 89-131, *An Act Concerning Check Hold Time Periods* (effective July 1, 1989) amends Section 36-9v of the General Statutes to require depository institutions in Connecticut, on and after September 1, 1990, to comply with federal check hold time periods. The Act applies to checking and savings accounts, but exempts time accounts.

P.A. 89-132, *An Act Concerning the Administration and Enforcement of the Interstate Banking Laws* (effective May 23, 1989) amends Sections 36-553, 36-554 and 36-557 of the General Statutes to require the Commissioner to report annually to the Governor and the joint standing committee on banks on his administration of Connecticut's interstate banking laws. In addition, the Act changes from mandatory to discretionary the authority of the Commissioner to order New England banking institutions that cease to be Connecticut or New England banking institutions to divest themselves of their Connecticut banking institution holdings acquired pursuant to the interstate banking laws, and requires the Commissioner, after March 30, 1990, to order such immediate divestiture. Finally, effective March 30, 1989, the Act specifies the procedures that must be followed once the Commissioner orders divestiture.

P.A. 89-178, *An Act Concerning Check Cashing Services* (effective June 1, 1989) amends Section 21-115 of the General Statutes to set a maximum fee of one percent for the cashing of public assistance checks by check cashing services. In addition, the Act deletes the maximum fees that may be charged by such services for cashing other checks, drafts or money orders and requires the Commissioner to establish such fees by regulation. Finally, effective July 1, 1989, the Act amends Sections 21-112, 21-113, 21-116 and 21-117 of the General Statutes and transfers administration of check cashing services from the Department of Consumer Protection to the Department of Banking.

P.A. 89-262, *An Act Concerning the Establishment of Satellite Devices or Point of Sale Terminals* (effective October 1, 1989) amends Section 36-193f of the General Statutes to except New England banking institutions that merge or consolidate with a Connecticut banking institution from the general prohibition against out-of-state banking institutions establishing a satellite device or point of sale terminal in Connecticut.

P.A. 89-264, *An Act Concerning Confidential Treatment of Bank Records* (effective October 1, 1989) amends Sections 36-91 and 36-9m of the General Statutes to eliminate the requirement that a customer of a financial institution be served with a copy of a search warrant which authorizes the disclosure of the customer's financial records when such warrant is issued by a superior court judge. In addition, the Act prohibits financial institutions located in Connecticut which issue credit cards in Connecticut from selling or transferring the names of any card holder to an entity soliciting such information except in the sale or transfer of a credit card business or operation.

P.A. 89-295, *An Act Concerning Community Reinvestment by Financial Institutions* (effective July 1, 1990) requires the Commissioner to assess the community reinvestment record of state chartered banking institutions. The Act also requires banks to adopt a community reinvestment statement for each community served and requires them to maintain, for public inspection, a file concerning community reinvestment. In addition, the Act requires banks to post a community reinvestment notice in the lobby of each office. It requires the Commissioner to annually prepare and submit to the State Treasurer a list of state chartered banks which have satisfied their community reinvestment obligations, and provides that only banks included on such list can receive deposits pursuant to Sections 4-33 and 7-401(b) of the General Statutes. Finally, the Act requires the Commissioner to prepare and submit annually to the Treasurer a list, based upon information received from federal regulators, of banking institutions chartered under federal law which are in compliance with federal community reinvestment laws, and provides that only those institutions so listed can receive deposits pursuant to Sections 4-33 and 7-401(b) of the General Statutes.

Consumer Credit

P.A. 89-37, *An Act Concerning the Interest Rate Cap on Certain Open-End Credit Plans* (effective October 1, 1989) amends Section 42-133c(a) of the General Statutes to raise the maximum finance charge from 15 percent to 18 percent which may be applied annually for purchases made after October 1, 1989, under retail sellers' open-end credit plans. The Act retains the 15 percent cap on bank credit card purchases.

P.A. 89-95, *An Act Concerning Mortgage Insurance* (effective October 1, 1989) requires mortgage holders to provide certain disclosures to borrowers in the event the lender requires the borrower to pay for mortgage insurance.

P.A. 89-210, *An Act Concerning Loans for Commercial Vehicles* (effective October 1, 1989) amends Section 42-83(3) of the General Statutes to provide a definition of the term "commercial vehicle". The Act also amends Section 42-91 to increase the maximum delinquency and collection charge that a holder of a retail instalment contract is permitted to collect for default on a commercial vehicle loan to five percent of the amount in default instead of

the lesser of five percent or $10, but clarifies that this change does not apply to instalment loan contracts made by a small loan licensee. Finally, the Act amends Section 42-96(a) to increase the acquisition fee or minimum finance charge for prepayment of a retail instalment contract on a commercial vehicle from $15 to $150.

P.A. 89-338, *An Act Concerning Small Loan Licensing Requirements* (effective October 1, 1989) amends Section 36-225 of the General Statutes by extending the exclusion from the requirements of the small loan law to banking institutions and credit unions chartered by other states and the federal government. The Act also extends the exclusion to other entities to the extent that they make certain loans, and increases the licensing threshold from $5,000 to $10,000 for loans made under Section 36-233b of the General Statutes. The Act also amends Section 36-233b of the General Statutes to make technical revisions consistent with the new $10,000 threshold. Finally, the Act amends Section 52-550 of the General Statutes by requiring a written agreement or memorandum for loans in excess of $50,000.

P.A. 89-347, *An Act Concerning Mortgage Brokers and Mortgage Servicers and Establishing a Home Buyer's Bill of Rights* (effective October 1, 1989) requires real estate brokers and salesmen who assist prospective buyers of one-to-four family residential real estate in obtaining a first mortgage loan to provide the buyer with certain disclosures in order to receive a fee. The Act provides that any consideration received by such individuals must be related to the services actually performed as determined by the Commissioner through regulations.

Credit Unions

P.A. 89-76, *An Act Concerning Credit Union Share Drafts* (effective May 10, 1989) amends Section 36-198(a)(7) of the General Statutes to empower a credit union to issue checks without charge and process such checks itself, subject to any bylaw restrictions.

P.A. 89-287, *An Act Concerning Credit Unions* (effective October 1, 1989) increases the limit on the total amount of all loans secured by mortgages on real property from 60 percent to 80 percent of the credit union's paid-in and unimpaired surplus. The Act permits credit unions to set aside as reserves the greater of the amount required under state law or by the National Credit Union Administration or any other federal regulatory body having jurisdiction. Finally, the Act permits the chairman or vice-chairman of a credit union together with the treasurer to verify under oath the information in the appraisal report required to be submitted to the Commissioner and increases to $100 per day the fine for failure to file any report required under Section 36-215 of the General Statutes.

Securities and Business Investments

P.A. 89-220, *An Act Concerning the Connecticut Uniform Securities Act* (effective October 1, 1989) defines the term "branch office" and requires that broker-dealers and investment advisers not transact business from any Connecticut location unless that location is registered with the Commissioner as a branch office. The Act provides for branch office application fees and requires filing a notice with the Commissioner regarding changes of management, acquisition and location of branch offices. The Act also clarifies that an individual should be registered as an agent of the broker-dealer or issuer whom he represents and, similarly, that an investment adviser agent be registered as an investment adviser agent of the investment adviser whom he represents. The Act requires an investment adviser to provide notice to its clients and the Commissioner when it ceases to transact business at any Connecticut office; lengthens such notice requirements for broker-dealers and investment advisers; lengthens the period for the Commissioner to provide exemptions from such notice requirements; adds the requirement that such notice state the reasons why the broker-dealer or investment adviser is terminating business at a Connecticut office; and subjects investment advisers to the same notice requirements affecting broker-dealers concerning the cessation of business due to commencement of bankruptcy proceedings. The Act also provides a new basis to deny, suspend or revoke a registration based on an applicant's or registrant's material misrepresentation or concealment of information in connection with an investigation or examination conducted under the Act; makes withdrawal from registration as a broker-dealer, agent, investment adviser or investment adviser agent effective 90 days after receipt of an application to withdraw; and finally, includes failure to register as a ground for a civil action under Section 36-498(b) of the General Statutes.

Miscellaneous

P.A. 89-67, *An Act Concerning the Creation of Durable Power of Attorney Bank Accounts* (effective October 1, 1989) authorizes the use of a prescribed form in the creation of a power of attorney bank account which would not be affected by the subsequent disability or incompetence of the account holder. In addition, the Act relieves the bank of liability for payment of funds held in such accounts until at least two business days after written notice of termmination of such power of attorney is received by the bank, if payment was made in accordance with powers authorized pursuant to a power of attorney set forth in the prescribed form.

P.A. 89-73, *An Act Concerning the Deposit of Public Money and Trust Funds* (effective July 1, 1989) amends Section 4-33 of the General Statutes to require each public official of the state who deposits funds or money in a qualified public depository to submit to the Treasurer and the Comptroller, on or before September 1 of each year, a list of all such accounts, as of the preceding June 30.

P.A. 89-174, *An Act Concerning Clarifications of the 1988 Amendments to the Uniform Administrative Procedure Act* (effective July 1, 1989) clarifies that the right to inspect records in a contested case is subject to other state and federal laws; the procedure for allowing persons who are not named as parties or intervenors to make statements at a contested case; and the process for indexing agency orders and decisions and the precedential value of such orders and decisions. The Act also removes the requirement that an agency disclose in the record of a contested case the identity of employees or agents who made intra-agency communications during a contested case and allows an agency to, sua sponte, reconsider the final decision of a contested case. Finally, the Act clarifies that only parties and their successors who were the subject of the original final order, as well as intervenors, need receive notice of proceedings to reverse or modify a final decision.

P.A. 89-196, *An Act Concerning Interest on Lawyers' Trust Accounts* (effective October 1, 1989) amends Section 51-81c of the General Statutes to require lawyers and law firms having clients' funds accounts to participate in a program for the delivery of legal services to the poor by depositing clients' funds which are less than $10,000 or expected to be held for less than 60 days in interest bearing accounts specifically established pursuant to such program.

P.A. 89-322, *An Act Concerning Liability of Corporate Directors* (effective October 1, 1989) amends Sections 33-290 and 33-427 of the General Statutes to allow corporations in their certificates of incorporation to limit the personal liability of directors for breach of duty as a director, provided such breach did not involve certain specified characteristics. Such provisions cannot preclude liability for acts prior to the effective date of the Act. The Act also allows similar provisions for mutual insurance companies.

P.A. 89-329, *An Act Concerning the Maximum Interest Rate on Loans to Finance Motor Vehicles, Recreational Vehicles and Boats* (effective October 1, 1989) extends until October 1, 1991, a provision which authorizes an interest rate of up to 16 percent on loans made for the purpose of financing new motor vehicles, recreational vehicles and boats, and 18 percent on such loans for used motor vehicles, recreational vehicles and boats.

P.A. 89-358, *An Act Concerning Escheats* (effective October 1, 1989) amends Sections 3-57a, 3-65a, 3-70a, 3-72a and 3-62f of the General Statutes to decrease to five years the time after which certain property held by a banking or financial organization would be presumed abandoned. The Act clarifies that claims paid under Section 3-67a are excepted from the prohibition against owners being entitled to any interest, income or other increment accruing after surrender to the Treasurer. The Act specifies the procedure that must be followed by a person claiming an interest in property surrendered to the Treasurer and provides for an appeal from the decision of the Treasurer with respect to such claim. Finally, the Act provides that the Treasurer may commence escheat proceedings within ten rather than twenty years after certain property is presumed abandoned and deletes the provisions governing claims for return of property escheated under Sections 3-62b to 3-62g of the General Statutes.

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AMITY BANK
Incorporated 1964

ASSETS: $190,911,000

EXECUTIVE OFFICERS: *President, Joseph Ciaburri;* Senior Vice-President, Alfred Giuliani.

DIRECTORS: Chairman Fred Nives; Michael J. Adanti, Alex Alexaides, Charles K. Brockelman, Joseph Ciaburri, Frank D'Andrea, Richard Donofrio, Robert G. Grodd, John C. Herndon, Edward Mauro, Dominic Proto, Gloria Schaffer, Robert A. Slavitt.

MAIN OFFICE: 128 Amity Road, Woodbridge, CT 06525

BRANCHES: 4 (Branford, New Haven, Norwalk, Stamford)

BANK OF BOSTON CONNECTICUT
Incorporated 1854

ASSETS: $2,661,594,000

EXECUTIVE OFFICERS: *President, Paul N. Vonckx Jr.;* Executive Vice Presidents, Richard A. Glassman, John C. McNamara, Thomas E. O'Leary, Bruce A. Wilson; Executive Trust Officer, Tyler Baldwin; Senior Vice President & Controller, Edmund J. Behan.

DIRECTORS: Chairman Paul N. Vonckx, Jr., Thomas E. Bennett, Jessie G. Bradley, John R. Caruso, David W. Collins, Richard W. Dalrymple, Victor H. Frauenhofer, Charles W. Henry, Frederick O. Hoerle, Vincent B. Largay, Margaret W. Lawson, Leonard F. Leganza, Anthony J. Lombard, Arthur J. LoVetere, Edward L. Marcus, Russell G. McMillen, John A. Michaels, Daniel J. Miglio, Clark W. Miller, Lance R. Odden, William J. Pape II, William F. Partridge, Carl A. Peterson, Albert E. Reavill Jr., Harry F. Rice Jr., David C. Robinson.

MAIN OFFICE: 81 West Main St., Waterbury, CT 06702

BRANCHES: 49 (Avon, Bloomfield, Branford, Bridgeport, Bristol, Brookfield, Cheshire, Danbury, Derby, East Hartford, East Haven, Farmington, Guilford, Hamden, Hartford - 2, Meriden - 2, Middlebury, Milford, Naugatuck, New Haven - 4, New Milford - 2, North Haven, Plainville, Southbury - 2, Southington, Thomaston, Torrington - 3, Trumbull, Wallingford, Waterbury - 3, Watertown, West Hartford - 2, West Haven - 2, Wethersfield, Wolcott, Woodbury)

THE BANK OF DARIEN
Incorporated 1985

ASSETS: $87,209,000

EXECUTIVE OFFICERS: *President, James E. Banks;* Senior Vice President and Treasurer, Kevin E. Gage; Senior Vice President, John E. Stripp; Vice President & Controller, Robert A. Foote, Jr.; Vice Presidents, Robert A. Locke, Christine J. Scholtz.

DIRECTORS: Chairman Douglas D. Milne III: Richard A. Allen, James E. Banks, John H. Cavanaugh, John C. Emery Jr., Arnold H. Libner, Joseph G. McIntyre Jr., Theodore F. Shaker, Etta M. Stanko, Charles E. Waggner, Robert O. White, Stephen F. Zangrillo.

MAIN OFFICE: 20 West Avenue, Darien, CT 06820

BRANCHES: 1 (Westport)

BANK OF EAST HARTFORD
Incorporated 1987

ASSETS: $47,751,000

EXECUTIVE OFFICERS: *President, Warren H. Sullivan,* Vice Presidents, Michael J. Hinchey, Scott E. Smith, Douglas G. Twele.

DIRECTORS: Chairman Harold T. James, Kevin P. Brown, Thomas E. Conran, Esther B. Clarke, Roland G. LaBonte, Antonio Reale, Eric L. Small, Warren H. Sullivan, Eliott S. Zieky.

MAIN OFFICE: 290 Roberts St., East Hartford, CT 06108

THE BANK OF MYSTIC, INC.
Incorporated 1986

ASSETS: $65,867,000

EXECUTIVE OFFICERS: *President, Charles A. O'Malley III;* Vice Chairman, Anthony P. Halsey; Senior Vice President, Paul A. Suprin; Vice President & Treasurer, Peter Kirk.

DIRECTORS: Chairman A. Searle Field, Timothy D. Bates, Charles D. Beaumont, Joseph H. Brustolon, Stanley Cohen, Peter Guille Jr., Anthony P. Halsey, John P. Holstein, Charles R. Klewin, Jon T. Kodama, Raymond L. Langfield, David P. Lauler, M.D., Peter Matthews, Charles A. O'Malley III, Joyce Olson Resnikoff, John M. Spicer.

MAIN OFFICE: 12 Roosevelt Ave., Mystic, CT 06355

THE BANK OF NEW HAVEN
Incorporated 1979

ASSETS: $286,781,000

EXECUTIVE OFFICERS: *President, F. Patrick McFadden Jr.;* Executive Vice Presidents, Thomas J. Cahill Jr., David G. Dickinson, Charles M. Krolides, Lorraine K. Young; Senior Vice Presidents, John F. Trentacosta, Richard R. Barredo, Mark A. Candido.

DIRECTORS: Chairman George M. Dermer, Richard L. Ades, Stephen P. Ahern, Martin R. Anastasio, Thomas J. Cahill Jr., John W. Colleran, David G. Dickinson, Thomas M. Donegan, Robert M. D'Onofrio, Albert M. D'Onofrio, Michael L. Feinberg, Theodore F. Hogan Jr., Karl J. Jalbert, Charles M. Krolides, Lawrence M. Liebman, E. Patrick McFadden Jr., Kenneth N. Musen, Barbara L. Pearce, Carl M. Porto, Vincent A. Romei, Joshua Sandman, Stanley Scholsohn, Alexander R. Showe, Leonard D. Schwartz, Raymon S. Stermon, Leonard F. Suzio Jr., John F. Trentacosta, Cheever Tyler, Lorraine K. Young, Vito M. Vizziello.

MAIN OFFICE: 209 Church St., New Haven, CT 06510

BRANCHES: 8 (Hamden, Milford, New Haven - 4, Orange, Woodbridge)

THE BANK OF SOUTHEASTERN CONNECTICUT
Incorporated 1985

ASSETS: $77,608,000

EXECUTIVE OFFICERS: *President, Joseph M. Stellato;* Executive Vice President, Nan K. Crowley; Vice President & Comptroller, Michael K. Meakem; Vice President, D. Michael McCurdy.

DIRECTORS: Chairman Martin Gottesdiener, John Antonino, Lawrence J. Bettencourt, George K. Boyer, Rudolph T. Chieka, Thomas G. Faria, Joseph M. Stellato, Martin J. Sullivan.

MAIN OFFICE: 716 Broad Street Extension, Waterford, CT 06385

BRANCHES: 2 (East Lyme, Groton)

BANK OF SOUTHINGTON
Incorporated 1985

ASSETS: $54,854,000

EXECTIVE OFFICERS: *President, Joseph E. LaPlume;* Senior Vice Presidents, Arnaldo J. Marinelli, Ronald M. Moskwa.

DIRECTORS: Chairman Roman F. Garbacik, Joseph Calvanese Jr., Ralph M. Carbone, Harold L. Charette, Nicholas DePaola, Zigmon Duksa, Philip Ferraro, Joseph E. LaPlume, Jean G. Martin, Louis Matarazzo, Elizabeth C. Milo, James Pryor, Benjamin Rubin, Ronald Serafino.

MAIN OFFICE: 130 North Main Street, Southington, CT 06498

BANK OF SOUTH WINDSOR
Incorporated 1988

ASSETS: $27,490,000

EXECUTIVE OFFICERS: *President David A. Lentini,* Executive Vice President, Donald R. Page.

DIRECTORS: Chairman William F. Young, Barbara Barbour, Salvatore Garofalo, Wayne C. Gerlt, Abraham Glassman, Edward F. Havens, Richard S. Kelley, Walter Kupchunos Jr., Raymond H. Lefurge, David A. Lentini, Robert D. Milkie, John J. Mitchell, T. Steven Moynihan, Donald R. Page, Barbara M. Perry, J. Brian Smith, Robert Smith, Edward R. Steben.

MAIN OFFICE: 1695 Ellington Road, South Windsor, CT 06074.

BANK OF STAMFORD
Incorporated 1981

ASSETS: $159,545,000

EXECUTIVE OFFICERS: *Chairman, Dominick Uva Jr.;* President, Daniel M. Gewant; Senior Vice President & Treasurer, Daniel C. Rosa; Senior Vice Presidents, James W. Wood, Thomas H. Williams; Vice Presidents, Gary W. Biros, Gary J. Cortese, Richard J. Kliff, John A. Kuchta, Walter G. Lambert.

DIRECTORS: Chairman Dominick Uva Jr., Daniel M. Gewant, Robert Kennedy, L.F. Lionetti, Julius M. Markiewicz, Robert P. Masotti, Hugh O'Connell, Genaro J. Rubino, Carl W. Shanahan, Cresenzo A. Signore, Joseph J. Tooher Jr., Richard Uva.

MAIN OFFICE: 45 Prospect St., Stamford, CT 06904

BRANCHES: 1 (Stamford)

BANK OF WATERBURY
Incorporated 1985

ASSETS: $60,676,000

EXECUTIVE OFFICERS: *President, Walter A. Morrissey;* Executive Vice President, John L. Lutkus; Vice Presidents, Peter H. Doiron, Edward T. Wilcox.

DIRECTORS: Chairman John B. Sullivan, Salvatore A. Ali, Frank Bochicchio, William J. Brick, Thomas P. Brunnock, George T. Carrah, Joseph R. Carrah, Jaci Carroll, M. Martin DiCorpo, Leonard Margolis, Walter A. Morrissey, Frank G. Regan, Angelo P. Tedesco.

MAIN OFFICE: 255 Bank St., Waterbury, CT 06702

BRANCHES: 1 (Waterbury)

BROOKFIELD BANK
Incorporated 1987

ASSETS: $67,387,000

EXECUTIVE OFFICERS: *President, Anthony F. Andronaco;* Senior Vice President, Daniel P. Kodz; Vice President, Gary W. Potmesil.

DIRECTORS: Chairman Frederick V. Miller Sr., Anthony F. Andronaco, James L. Beers, Carl Borodenko, James M. Davenport, Albert E. Dexter Jr., Edward S. Fried, Karen P. Nohe, Dominick A. Pagano, William Vivian, Frank Zullo.

MAIN OFFICE: 246 Federal Road, Brookfield, CT 06804

CANDLEWOOD BANK AND TRUST COMPANY
Incorporated 1986

ASSETS: $43,102,000

EXECUTIVE OFFICERS: *President, Harold C. Wibling;* Vice President, Marcia M. Favreau-Gaines, Secretary, Roger C. Wise; Treasurer, Philip Cammarano.

DIRECTORS: Chairman Louis Funk Jr., John F. Arizzi, Robert Blank, Philip Cammarano, Nancy K. Dolan, John V. Fava, Veronica J. Fehling, John Kawulicz, Edward J. Mohr, Mark S. Prince, John Rountos, John J. Scholl, John H. Stetson Jr., Harold C. Wibling, Roger C. Wise.

MAIN OFFICE: 100 Route 37, New Fairfield, CT 06812

CHESTER BANK
Incorporated 1914

ASSETS: $202,448,000

EXECUTIVE OFFICERS: *President, Robert D. Mitchell;* Executive Vice President, Bruce H. Watrous; Vice President & Treasurer, Douglas J. Pierce; Vice President, William P. Blaauboer; Secretary, Peter J. Tiezzi Jr.

DIRECTORS: Chairman Roycroft A. Monte, Raymond E. Archambault, Richard J. Bates, Anthony J. DePalmer, Richard R. Daniels, Sr., Geoffrey Jacobson, Robert L. Johnson, W. Michael McCulley, Robert D. Mitchell, Sisto D. Radicchi, Bruce H. Watrous, Michael J. Wells.

MAIN OFFICE: 203 Route 154, Chester, CT 06412

BRANCHES: 3 (Chester, East Haddam, Essex)

CITYTRUST
Incorporated 1848

ASSETS: $2,626,458,000

EXECUTIVE OFFICERS: *Chairman George F. Taylor;* President, Irwin Engelman; Executive Vice President, Edward J. McNabb; Senior Executive Vice Presidents, Eric D. Bradlee, Peter G. Dahl, M. James Geraghty, Louis H. Ulizio Jr., Francis J. Wiatr; Executive Vice Presidents, Merrit Carlton, William E. Pomeroy, John D. Wemmlinger; Senior Vice Presidents, Elizabeth Doetzel, Mary F. Smith; Secretary and Legal Counsel, Frank W. Estes.

DIRECTORS: Chairman George F. Taylor, Walter Baum, Robert L. Berchem, Cameron Clark Jr., Robert W. Dixon, Irwin Engelman, Marion S. Kellogg, Hubert T. Mandeville, Leonard J. Massello, William F. Paul, Charles E. Spencer III, Ernest C. Trefz, Craig E. Weatherup.

MAIN OFFICE: 961 Main St., Bridgeport, CT 06601

BRANCHES: 44 (Bethel, Bridgeport - 4, Brookfield, Cheshire, Danbury - 2, Darien, East Hartford, Fairfield - 3, Greenwich - 2, Hartford, Middlebury, Milford, Monroe, Naugatuck, New Haven - 2, Newtown, North Haven, Ridgefield, Shelton, South Norwalk, Stamford - 2, Stratford - 2, Trumbull, Wallingford, Waterbury - 3, Watertown, West Hartford - 2, Westport - 2, Wilton - 2)

CONNECTICUT VALLEY BANK
Incorporated 1988

ASSETS: $35,171,000

EXECUTIVE OFFICERS: *President, Mithu G. Sadarangani;* Senior Vice Presidents, Dennis G. Chase, Dominic Palumbo.

DIRECTORS: Chairman Douglas B. Pierson Sr., Jethanand T. Advaney, Roger J. Beit, Joseph Boscarino, Alan F. Budney, Enza M. Cubeta, Arthur Director, William A. Ferrigno, Robert C. Fusari, George P. Hazerjian, Chandru Jagwani, Mary Ellen Klinck, Peter Kukreja, Nari Lakhaney, Joseph Marinello, Dean P. Markham, Robert M. Maron, Alexander Paddyfote, Nari C. Pohani, James R. Psaki, Frank J. Romeo Jr., Mithu G. Sadarangani, Frank M. Shuch, Joseph J. Vinci Sr., Norman R. Wilion.

MAIN OFFICE: 29 Berlin Rd., Cromwell, CT 06416

THE EQUITY BANK
Incorporated 1987

ASSETS: $66,731,000

EXECUTIVE OFFICERS: *Chairman, Leo J. Veilleux;* President and Chief Operating Officer, Frank A. Falvo; Executive Vice President, Joseph R. Lupacchino, Jr.; Vice Presidents, Joseph C. Amoruso, John J. Slavin.

DIRECTORS: Chairman Leo J. Veilleux, Frank S. Chuang, Gary J. DeNino, Theodore Epstein, Frank A. Falvo, John P. Furey, Joseph Gaudiano, Charles D. Gersten, John R. Harvey, Stephen E. Korta III, Joseph R. Lupacchino Jr., James A. Pohlman, Edward Talarski.

MAIN OFFICE: 1160 Silas Deane Highway, Wethersfield, CT 06109

FAIRFIELD FIRST BANK & TRUST COMPANY
Incorporated 1984

ASSETS: $60,919,000

EXECUTIVE OFFICERS: *President, Thomas F. Gill;* First Vice President, Louis F. Marcel; Vice Presidents, Linda Fucci, William Moylan; Controller, Kim Dessau.

DIRECTORS: Chairman Peter G. Doyle, Stephen A. Bassock, Anthony J. Bravo, Ralph L. DePanfilis, Thomas F. Gill, S. Howard Goldman, Herbert F. Harrington Jr., Jay C. Huffard, Robert B. Morin, Norman M. Rappoport, Shawkat Raslan.

MAIN OFFICE: 2000 Post Road, Fairfield, CT 06430

BRANCHES: 1 (Norwalk)

FIRST BANK OF WEST HARTFORD
Incorporated 1987

ASSETS: $61,710,000

EXECUTIVE OFFICERS: *President, William McDougall;* Senior Vice President & Secretary, Joseph J. Nastri; Senior Vice President & Treasurer, Brian J. Hull.

DIRECTORS: Chairman Richard Rubenstein, Marc C. Abrahms, Gerald P. Barrieau Sr., David A. Brown, Bruce A. Fischman, E. Clayton Gengras Jr., Melvin Y. Gershman, Samuel K. Lavery, William McDougall, Robert F. Rossini, Joan L. Rusconi, Lawrence H. Rustin, George A. Scott, Howard J. Siegal, Michael P. Solimene, Edward N. Zieky.

MAIN OFFICE: 1013 Farmington Ave., West Hartford, CT 06107

FIRST CENTRAL BANK
Incorporated 1988

ASSETS: $53,807,000

EXECUTIVE OFFICERS: *President, John R. DiBello;* Executive Vice President, Secretary and Treasurer, Kenneth J. DeLisa.

DIRECTORS: Chairman John R. DiBella, Nicholas R. Carbone, Kenneth J. DeLisa, James H. Doak Jr., Raymond E. Donovan, Allan Hutensky, Joyce A. Lagnese, Paul Lewis, Robert P. Patton.

MAIN OFFICE: 150 Trumbull Street, Hartford, CT 06103

FIRST CITY BANK
Incorporated 1989

ASSETS: $7,566,000

EXECUTIVE OFFICERS: *President, John S. Manning;* Secretary, Kenneth T. Johnson; Treasurer, Michael T. Timura; Vice Presidents, Richard P. Boyle, Theresa M. Jeffrey; Controller, Richard Abric.

DIRECTORS: Chairman Otto P. Strobino, Louis G. Amodio, Anthony T. Bianca Sr., Judith D. Budney, Joseph J. Gustin, Kenneth T. Johnson, Robert W. Knaus, Auguat T. Lindquist Jr., Kalmen London, John S. Manning, Harold E. Potts, Robert A. Scalise, Joseph F. Scheyd, Michael T. Timura, Donald Tinty.

MAIN OFFICE: 370 West Main Street, New Britain, CT 06052

FOUNDERS BANK
Incorporated 1984

ASSETS: $106,048,000

EXECUTIVE OFFICERS: *President, Leo M. Connors;* Executive Vice President, Stephen W. Mirabella; Senior Vice Presidents, Frank A. Noto Jr., Richard J. DeMayo; Treasurer, Richard J. Guandalini; Secretary, Arneta K. Dow.

DIRECTORS: Chairman Richard B. Buckley, Salvatore P. Carabetta, Leo M. Connors, Arneta K. Dow, Edward J. Drew, Michael J. Fiondella, Jr., Dominic J. Galardi, Norman W. Gavin, Richard J. Guandalini, Vasant B. Khachane, Donald P. Miller, Donald P. Parson, David K. Schafer.

MAIN OFFICE: 27 Elm St., New Haven, CT 06508

BRANCHES: 1 (Meriden)

THE GLASTONBURY BANK & TRUST COMPANY
Incorporated 1919

ASSETS: $278,602,000

EXECUTIVE OFFICERS: *President, John H. Hamby Jr.;* First Executive Vice President, James Uccello; Executive Vice President, Allen L. Nielsen.

DIRECTORS: Chairman John H. Hamby Jr., Loren J. Andreo, Ronald E. Bourbeau, Camille A. Bushnell, Alfred N. DeGemmis, Alden A. Ives, Harvey A. Katz, Henry A. Kinne, Michael P. Price, Edward J. Sharr, Mark A. Sheptoff, Graham Tyrol, James Uccello.

MAIN OFFICE: 2461 Main St., Glastonbury, CT 06033

BRANCHES: 8 (Colchester, East Hartford, Glastonbury - 3, Portland, Rocky Hill, Wethersfield)

GREENWICH TRUST COMPANY
Incorporated 1988

ASSETS: $27,540,000

EXECUTIVE OFFICERS: *President, Gerard E. Finn;* Vice President and Treasurer, Vincent N. Cappiello; Vice President, Mark J. Curtis.

DIRECTORS: Chairman L.F. Lionetti, John P. Arnold, Joseph J. Capalbo II, Anthony L. D'Andrea, Dorothy S. Davis, Gerard E. Finn, Bradley S. Hvolbeck, Ralph F. Infanti, Ross Lodato, Robert V. Mendelsohn, Emanuel Shemin, Dominick Uva Jr.

MAIN OFFICE: 261 Post Road, Greenwich, CT 06807

GREENWOOD BANK OF BETHEL
Incorporated 1988

ASSETS: $32,766,000

EXECUTIVE OFFICERS: *President, Charles V. Austin;* Executive Vice President, Andrew Zartolas Jr.; Vice Presidents, Aladar G. Pastor, Philip R. Olsen.

DIRECTORS: Chairman James M. Mannion, Anthony E. Caraluzzi Jr., John D. Carroll, Elsie DelMonte, Robert G. Kovacs, Arthur J. Mannion Jr., Mary Gertrude McCollam, Edward J. Paradise Sr., Charles A. Steck.

MAIN OFFICE: 24 Grassy Plain Street, Bethel, CT 06801

HERITAGE BANK
Incorporated 1988

ASSETS: $25,232,000

EXECUTIVE OFFICERS: *President, Peter Capozzi;* Vice President and Treasurer, Marion L. Miller; Vice President, Michael R. Nemetz; Corporate Secretary, Judith T. Long.

DIRECTORS: Chairman Steven A. Fournier, Richard C. Bozzuto, Peter Capozzi, Nicholas J. Colangelo, Raymond T. Cruess, Peter F. Culhane, Conrad G. Fleisher, Judith T. Long, Donald W. McGill, James B. Mullen Jr., Franklin G. Pilicy, Novell E. Ruggiero, Paul D. West.

MAIN OFFICE: 365 Main St., Watertown, CT 06795

THE HOUSATONIC BANK & TRUST COMPANY
Incorporated 1976

ASSETS: $88,018,000

EXECUTIVE OFFICERS: *President, James F. Rogers III;* Treasurer and Controller, James M. Judd; Vice Presidents, Richard DeMusis, Bruce E. Hanson, Joseph G. Lane Jr.

DIRECTORS: Chairman Henry F. Healey Jr., Arnold J. Alderman, Gerald J. Bogen, Barbara S. Dybas, David A. Einbinder, Saturno P. Francini, John A. Frey, Guy J. Greco, Charles J. Greene, Sidney H. Joseph, Lawrence A. Pirritino, Frank Rapp, James F. Rogers III, E. James Uberti, Peter J. Vartelas, Marc Wallman, Joel M. Young.

MAIN OFFICE: Division Street, Ansonia, CT 06401

BRANCHES: 3 (Cheshire, Derby, Orange)

THE JEWETT CITY TRUST COMPANY
Incorporated 1921

ASSETS: $34,625,000

EXECUTIVE OFFICERS: *President, Leonard T. Stavrou;* Vice Presidents, John C. Lucey, Raymond Andersen Jr.; John C. Lucey; Secretary, Donald Ouillette; Treasurer, Grace J. Burda.

DIRECTORS: Chairman Hermon B. Tripp, Raymond Andersen Jr., William Demicco, Earle Gilbert Jr., F. Robert LaCaracina, John C. Lucey, Donald Ouillette, Jerome Zuckerbraun.

MAIN OFFICE: 28 Main St., Jewett City, CT 06351

THE LAFAYETTE BANK & TRUST COMPANY
Incorporated 1964

ASSETS: $363,343,000

EXECUTIVE OFFICERS: *President, Andrew A. DelGrego;* Executive Vice President, Jerome J. Whalen; Senior Vice Presidents, Elizabeth H. Barnston; Paul V. Erwin, Thomas W. Keefe, Kenneth M. Klieback, Thomas J. Prall Jr.

DIRECTORS: Chairman James P. Schwartz, Andrew A. DelGrego, Louis J. Gladstone, Alfred Goldreyer, Donald W. Harrison, Roderick C. McNeil III, Leonard R. Meyers, William L. Rudkin, Robert D. Russo, Lawrence B. Schwartz, Daniel B. Smith, Henry S. Stern, Kenneth F. Zarrilli.

MAIN OFFICE: 345 State St., Bridgeport, CT 06601

BRANCHES: 10 (Bridgeport - 5, Fairfield, Stratford - 2, Trumbull, Westport)

THE LANDMARK BANK
Incorporated 1984

ASSETS: $277,760,000

EXECUTIVE OFFICERS: *President, Louis W. Bossie;* Executive Vice President and Treasurer, Gary A. Laurito; Senior Vice Presidents, Theodore R. Goodman, Jay T. Hostetter, Elliott G. Carey; Vice Presidents, Lynda L. Hunnicutt, Barbara A. Pepin, Deirdre, MacBain, Joseph J. Michaud, Michael J. Moran, Gloria J. Pelletier, William L. Wamester, Joseph Guglietta, John Lampman.

DIRECTORS: Chairman Preston F. Harding, Gary S. Blonder, Richard P. Boccaccio, Louis W. Bossie, Michael G. Economos, Arthur T. Foote, Melvin H. Gerrol, Michael I. Ginsberg, Robert H. Haines III, Jeffrey S. Hoffman, Ross H. Hollander, Theodore N. Kaplan, Paul R. Matteo, M. Patricia McVane, Martin C. Noreika, Anthony P. Parrotta, Richard R. Rangoon, Kenneth S. Schwartz, Philip A. Shelton, Benjamin J. Sisti, William H. Stevenson.

MAIN OFFICE: One City Place, Hartford, CT 06103

BRANCHES: 4 (East Hartford, Hartford - 2, West Hartford)

MANCHESTER STATE BANK
Incorporated 1970

ASSETS: $98,692,000

EXECUTIVE OFFICERS: *President and Treasurer, Nathan C. Agostinelli;* Executive Vice President, Joseph Schauster; Vice Presidents, Richard R. Lauzier, William H. Fraser, Elsie N. Tartaglia, Mary F. McConville; Secretary, Ronald Jacobs.

DIRECTORS: Chairman Andrew Ansaldi Jr., Paul J. Aceto, Nathan G. Agostinelli, Stephen J. Cavagnaro Sr., Anthony Dzen, Ronald Jacobs, Nicholas A. LaPenta, Roxie E. Leone, Francis R. Murray, William A. Oleksinski Sr., Samuel P. Pierson, Joseph Schauster, Edward J. Tomkiel.

MAIN OFFICE: 1041-1043 Main St., Manchester, CT 06040

BRANCHES: 2 (Manchester)

THE MERCHANTS BANK AND TRUST COMPANY
Incorporated 1824

ASSETS: $323,339,000

EXECUTIVE OFFICERS: *Chairman, J. Robert Newman;* President, Larry L. Bentley; Executive Vice President and Secretary, John H. Jevne; Executive Vice President, Leonard R. Volpe.

DIRECTORS: Chairman J. Robert Newman, Larry L. Bentley, Rex D. Cross, Maurice E. Devine, John J. Gardella, John H. Jeven, John Keogh III, Stewart J. Leonard Jr., John R. Mitchell, Thomas F. O'Connor, B. William Plotkin, Edward J. Tracey, Rose Marie Verrilli, Stephen B. Weitz.

MAIN OFFICE: 59 Wall St., Norwalk, CT 06852

BRANCHES: 6 (Danbury, Norwalk - 4, Seymour)

THE MERIDEN TRUST & SAFE DEPOSIT COMPANY
Incorporated 1889

ASSETS: $2,936,000

EXECUTIVE OFFICERS: *President and Treasurer, Newell S. Sly;* Senior Vice President, Jeffrey F. Otis; Vice Presidents, Edward J. deLuccia, David J. Papallo; Secretary, Francine E. King.

DIRECTORS: Chairman William C. Kilroy, John R. DiBella, James H. Doak Jr., Robert E. Estabrook, John J. Gorman Sr., Cynthia A. Gutierrez, Jere M. Johnson, Paul H. Miller, C. Eugene Mosher, David W. Parke, John F. Peckham, Molly H. Savard, F. Paul Scalzi, Newell S. Sly.

MAIN OFFICE: 1295 East Main St., Meriden, CT 06450

NEW CANAAN BANK AND TRUST COMPANY
Incorporated 1973

ASSETS: $110,759,000

EXECUTIVE OFFICERS: *President, Thomas W. Lynn,* Senior Vice President and Treasurer, David H. Munzer; Senior Vice President, Pauline H. Wild; Vice Presidents, Alexander Turovetz, David VanBuskirk.

DIRECTORS: Chairman T. Brock Saxe, Richard L. Ahern, Emil F. Aysseh, Gordon Fox, E. Clark Grimes, Hugh Halsell, Michael D. Hobbs, Daniel S. Jones, Thomas W. Lynn, Robert E. Mallozzi, Thomas K. Myers, Robert E. Nielsen, Frances Frost Overlock, John W. Pickering Jr., Joseph J. Rucci Jr., Peter M. Santella, Robert C. Sigg, Robert B. Stewart, Alexander Turovetz, Robert H. Winstanley.

MAIN OFFICE: 208 Elm St., New Canaan, CT 06840

NEW ENGLAND BANK & TRUST COMPANY
Incorporated 1971

ASSETS: $189,806,000

EXECUTIVE OFFICERS: *Chairman, Barry R. Loucks;* President, Raymond G. Halsted.

DIRECTORS: Chairman Barry R. Loucks, Wilson M. Alford Sr., Tadeus J. Buczkowski, John C. Carmon, John A. Coccomo Sr., George A. Colli Jr., Lester R. Daddario, Mary L. Endee-Peters, Dominic J. Ferraina, Russell A. Ferrigno, Hurlburt H. Frew, Raymond G. Halsted, Robert E. Kemp, John H. King, Edwin A. Lassman, John J. Narkiewicz, Morton L. Shoham, Edward J. Szewczyk, Paul H. Wabrek, Walter R. Whelan.

MAIN OFFICE: [illegible] Broad St., Windsor, CT 06095

BRANCHES: 7 (East Windsor, Ellington, Enfield - 2, Somers, Suffield, Windsor)

THE NEW MILFORD BANK AND TRUST COMPANY
Incorporated 1975

ASSETS: $203,153,000

EXECUTIVE OFFICERS: *President, Joseph P. Jordan;* Executive Vice President, Daniel W. Kelly Jr.; Vice President and Treasurer, Deborah L. Fish.

DIRECTORS: Chairman, Jack W. Straub, Joseph P. Jordon, Lawrence S. Greenhaus, Ruth Henderson, Paul V. Hulton, Victor F. Lautier, Robert W.X. Martin, Norbert E. Mitchell, Henry Perlowsky, Thomas J. Scozzafava Jr., Walter G. Southworth, Edward E. Tierney.

MAIN OFFICE: 55 Main St., New Milford, CT 06776

BRANCHES: 4 (Bridgewater, Kent, New Milford - 2)

THE NORTH AMERICAN BANK & TRUST COMPANY
Incorporated 1973

ASSETS: $202,494,000

EXECUTIVE OFFICERS: *Chairman, Sheldon L. Pollock;* President, Robert E. Maloney; Executive Vice President and Treasurer, Morris Eisenberg; Vice Presidents, John Bernier, Jeanne Gilbert, James Kenney, Janet Lamontagne, Ted Laskowski, Roberta Maraczi, Jesse McAnally, Bob Pelliccia, Waldo Robison, Cliff Satkunas, Bruce Taylor, Joe Zdanowicz.

DIRECTORS: Chairman Sheldon L. Pollock, Leon G. Farr, Robert E. Maloney, Curtis McCann, Robert E. Mellon, Irving Morris, Manuel Nunes M.D., Henry Paparazzo, Donald J. Rinaldi, David Ross, Thomas E. Walshe.

MAIN OFFICE: 1131-1151 Stratford Ave., Stratford, CT 06497

BRANCHES: 9 (Bristol, Monroe, Southbury, Stratford, Waterbury - 3, Wolcott - 2)

THE NORWALK BANK
Incorporated 1986

ASSETS: $83,357,000

EXECUTIVE OFFICERS: *President, Emmett G. Murphy;* Senior Vice President, Thomas W. Stevenson; Treasurer, Ian McMahon; Corporate Secretary, Thomas J. Mitchell; Vice President, Donald A. Byington.

DIRECTORS: Chairman, Frank J. Cooke, Patsy Brescia, Donald A. Byington, Sheldon R. Gawiser, F. William Grumman Jr., Arthur W. Hooper Jr., James P. Leahy, Barbara LeBlanc, Charles S. Marshall, Emmett G. Murphy, Reginal F. Pierce III, Brian E. Skinner, Walter A. Stewart.

MAIN OFFICE: 495 Westport Avenue, Norwalk, CT 06851

THE PUTNAM TRUST COMPANY OF GREENWICH
Incorporated 1914

ASSETS: $488,851,000

EXECUTIVE OFFICERS: *Chairman, Donald R. Blair;* Executive Vice President and Treasurer, John H. Kuck; Senior Vice Presidents, John T. Gallagher, Haven A. Knight, James F. McLean, John A. Murray; Senior Vice President and Secretary, Wm. Rochard Moller Jr.

DIRECTORS: Chairman Donald R. Blair, Robert H. Clark Jr., George F. Clements Jr., Frank J. Coyle, Philip M. Drake, R. Michael Dunne, Desmond G. Fitzgerald, Edward M. Kenney, Mary Grant Lynch, Emil Mosbacher Jr., Gordon W. Reed, Andrew Rockefeller, David W. Wallace, Joan M. Warburg, Clark M. Whittemore Jr., Joseph S. Wilcox Jr.

MAIN OFFICE: 10 Mason St., Greenwich, CT 06830

BRANCHES: 5 (Greenwich)

RCB TRUST CO.
Incorporated 1985

ASSETS: $4,809,000

EXECUTIVE OFFICERS: *President, Edgar W. Barksdale Jr.;* Executive Vice Presidents, William L. Green, Eugene P. Markowski, Robert J. Russell, Daniel B. Sullivan; Vice Presidents, William H. Clarkin, Marilyn R. Freeman, Elizabeth A. Knope.

DIRECTORS: Chairman Edgar W. Barksdale Jr., Harold B. Finn, John J. Mackowski.

MAIN OFFICE: 29 Federal St., Stamford, CT 06901

SALISBURY BANK & TRUST COMPANY
Incorporated 1874

ASSETS: $169,124,000

EXECUTIVE OFFICERS: *President, Robert T. Cunningham;* Executive Vice President, John F. Perotti; Senior Vice President and Secretary, Margaret M. Wilcox; Senior Vice President, Craig E. Toensing; Vice President and Treasurer, John F. Foley; Vice Presidents, Richard J. Cantele Jr., Robert W. Peterson.

DIRECTORS: Chairman Robert T. Cunningham, Richard A. Arnoff, John R.H. Blum, John F. Perotti, John E. Rogers, John A. Segalla, Louis J. Trotta, Michael Turnure, Jeffrey P. Walker, Donald T. Warner, Anna Whitbeck.

MAIN OFFICE: Main Street, Lakeville, CT 06039

BRANCHES: 2 (Salisbury, Sharon)

SAYBROOK BANK & TRUST COMPANY
Incorporated 1983

ASSETS: $103,663,000

EXECUTIVE OFFICERS: *President, Stewart J. Dickinson;* Senior Vice Presidents, Peter A. Anderson, Foster S. White.

DIRECTORS: Chairman, Stillman A. Swan Jr., John Baldoni, Robert Casner, Haiman Long Clein, Steward J. Dickinson, Gloria Fogg, Angus L. McDonald, Edmund H. Mosca, Walter R. O'Sullivan III, Ernest J. Sparaco.

MAIN OFFICE: 20 Main St., Old Saybrook, CT 06475

BRANCH OFFICES: 3 (Chester, Clinton, New Haven)

SENTINEL BANK
Incorporated 1987

ASSETS: $89,642,000

EXECUTIVE OFFICERS: *President and Treasurer, Randy Stewart;* Executive Vice President, Thomas F. Sarubbi; Senior Vice President, Dale R. Roath; Vice Presidents, Richard M. Huffman, Marilyn J. Murphy, Angelo Ortiz; Secretary, Daniel Blume.

DIRECTORS: Chairman Jerome D. Elbaum, Philip D. Allmendinger, Anthony D. Autorino, Bert B. Berlin M.D., Harold B. Blumberg, Thomas H. Decker, Anthony H. Gallicchio, Robert J. Gfeller, Anthony March, Howard Miller, Morris A. Morgenstein, Jerald K. Rome, Thomas F. Sarubbi, Randy Stewart, Robert M. Weiss.

MAIN OFFICE: 50 Columbus Boulevard, Hartford, CT 06106

THE SEYMOUR TRUST COMPANY
Incorporated 1905

ASSETS: $184,974,000

EXECUTIVE OFFICERS: *President, Anthony J. DePalmer;* Vice President, Richard W. Martin II; Treasurer, Raymond P. Johnson.

DIRECTORS: Chairman Earl B. Boies, Joseph E. Bilanin, Henry T. Chatfield, Anthony J. DePalmer, William F. Foster, Ellen M. Hill, James C. Hummell, James K. Klarides, Donald I. Schiavi, Richard L. Wanner, Samuel C. Wheeler.

MAIN OFFICE: 115 Main St., Seymour, CT 06483

BRANCHES: 1 (Oxford)

SHORELINE BANK AND TRUST COMPANY
Incorporated 1986

ASSETS: $48,306,000

EXECUTIVE OFFICERS: *President, Michael J. Iaccarino;* Vice President, Jean W. Ferris.

DIRECTORS: Chairman Robert O. Goulet, Maurice J. Cahill, Kieran J. Doherty, Gary Emerson, Kenneth L. Evarts, Leonard A. Fasano, Michael J. Iaccarino, Carter LaPrade, Elmer F. Laydon Jr., William P. Lyons, William B. McCullough, William Pite, Louis S. Votto.

MAIN OFFICE: 28 Durham Road, Madison, CT 06443

UNION TRUST COMPANY
Incorporated 1889

ASSETS: $3,487,926,000

EXECUTIVE OFFICERS: *Chairman, Frank J. Kugler Jr.;* Vice Chairman, Peter V. Young; President, George R. Kabureck; Senior Vice President, Joseph A. Gozzo; Executive Vice Presidents, Rogers L. Conant, John C. Kline, Robert E. McCall, Stuart T. Steiger; Executive Vice President and Treasurer, Francis G. Dattalo; Senior Vice President, Secretary and General Counsel, Daniel Glassberg; Senior Vice President and Comptroller, Ernest J. Verrico; Auditor, Richard A. Muskus.

DIRECTORS: Chairman Frank S. Kugler, Jr., Harlan E. Anderson, Gino P. Giusti, J. Robert Gunther, John M. Henske, Robert E. Ix, George R. Kabureck, O. Haydn Owens Jr., Kenneth A. Randall, Audrey M. Sargent, William F. Schmied, Robert H. Sorensen, R. Chapman Taylor III, Henry H. Townshend Jr., Paul E. Waggoner, Peter V. Young.

MAIN OFFICE: 300 Main St., Stamford, CT 06904

BRANCHES: 70 (Ansonia, Bethel, Bloomfield - 2, Branford, Bridgeport - 2, Danbury - 7, Darien - 3, Deep Greenwich - 4, Groton - 2, Hamden - 2, Hartford, Madison, Milford, New Canaan - 3, New Haven - 3, New London - 2, New Milford, Newtown, North Haven, Norwalk - 2, Old Saybrook, Redding, Ridgefield - 2, Southbury, Southington - 3, Stamford - 11, Trumbull, Wallingford - 2, West Hartford, West Haven, Westport, Wilton - 2)

UNITED BANK & TRUST COMPANY
Incorporated 1965

ASSETS: $2,332,842,000

EXECUTIVE OFFICERS: *President, Charles P. Britton III;* Treasurer, James F. Murphy; Executive Vice Presidents, Bryan P. Bowerman, Robert T. Gormley, Robert D. Morton, Louis Pellino; Senior Vice President and Controller, Anson C. Hall Jr.

DIRECTORS: Chairman James J. Preble, Charles P. Britton III, Lester E. Foster, David M. Hadlow, Lafayette Keeney, Frederick C. Maynard Jr., Harvey G. Moger, Robert L. Mushkin, George B. Raymond, John B. Robinson, Thomas E. Sherer, Robert D. Twohig.

MAIN OFFICE: 101 Pearl St., Hartford, CT 06103

BRANCHES: 47 (Avon, Berlin - 2, Bristol - 3, Canton, Cromwell, Danielson, East Granby, East Hartford, East Windsor, Essex, Granby, Hartford - 3, Killingly, Mansfield, Middletown, New Hartford, New Britain - 4, Newington, Norwich - 2, Old Lyme, Plainville, Portland, Simsbury - 2, Vernon - 3, Waterford, West Hartford - 3, Wethersfield, Willimantic - 3, Windsor - 2)

UST BANK/CONNECTICUT
Incorporated 1973

ASSETS: $145,153,000

EXECUTIVE OFFICERS: *President, Frank A. Morse;* Executive Vice President, Michael D. Carrigan; Senior Vice President, Peter Maher; Vice Presidents, James Bardon, Bart Golankiewicz, Michael J. LaBella, Don Mallozzi, William Riseley; Controller, Thomas E. Phillips; Treasurer, Jerome Goldman; Secretary, Allan J. Rosen.

DIRECTORS: Chairman James M. Breiner, Paul G. Ambrose, William A. Brennan, Mario D'Addario, John V. DiBiaso, David Engelson, James A. Fair, Jerome Goldman, Sanford D. Kaufman, Francis Mason, Frank A. Morse, A. Joseph Romano, Allan J. Rosen, S. George Santa, Robert D. Scinto.

MAIN OFFICE: 189 State Street, Bridgeport, CT 06604

BRANCHES: 5 (Bridgeport, Danbury, Shelton - 2, Trumbull)

VERNON BANK
Incorporated 1988

ASSETS: $26,587,000

EXECUTIVE OFFICERS: *President, Ronald M. Croce;* Vice President and Treasurer, Bramwell C. Thorne.

DIRECTORS: Chairman Douglas J. King Sr., Michael Belfonti, Martin A. Clayman, Ronald M. Croce, Frank D'Amato, Rashid Hamid, Marshall J. Levinson, I. David Marder, Michael Morton, Donald G. Picard, Nat Schwartz, Ellen C. Shapero, Roy D. Spielman Sr., Roland L. Violette Sr.

MAIN OFFICE: 475 Talcottville Rd., Vernon, CT 06066

THE VILLAGE BANK & TRUST COMPANY
Incorporated 1973

ASSETS: $108,905,000

EXECUTIVE OFFICERS: *President, Roger W. Robichaud;* Executive Vice President, Robert V. Macklin; Senior Vice President and Treasurer, James R. Umbarger.

DIRECTORS: Chairman Edward J. Hannafin, Enrico J. Addessi, Richard O. Carey, Madeline Contegni, Nicholas R. DiNapoli, Joseph L. Knapp, Carl H. Lecher, Michael F. Morin, Romeo G. Petroni, Roger W. Robichaud, Robert Scala.

MAIN OFFICE: 25 Prospect St., Ridgefield, CT 06877

BRANCH: 1 (Wilton)

THE WESTPORT BANK & TRUST COMPANY
Incorporated 1913

ASSETS: $284,806,000

EXECUTIVE OFFICERS: *President, Michael H. Flynn;* Executive Vice President, Richard D. Silverman; Executive Vice President and Treasurer, William J. Ragué.

DIRECTORS: Chairman Michael H. Flynn, William E. Andersen, George H. Damman, William L. Gault, Charles W. Horsfall, William E. Mitchell, William J. Ragué, Jay Sherwood, Philip Silver, Gerald A. Smith.

MAIN OFFICE: 87 Post Road East, Westport, CT 06881

BRANCHES: 4 (Redding, Weston, Westport - 2)

WHITNEY BANK AND TRUST
Incorporated 1987

ASSETS: $52,098,000

EXECUTIVE OFFICERS: *President and Treasurer, Stanley Spilecki;* Senior Vice President, Joseph F. Bruno; Vice Presidents, Amoret C. Bender, Anthony J. Gentile, Gwen L. Robert, John C. Torello.

DIRECTORS: Chairman Lucien A. DiMeo, Paul D. Abercrombie, Robert L. Angelo, Vincent J. Ferraiolo, Dolores Giannini, Joseph R. Greco, Denise L. Kelly, Armond McCoy, Leo Partyka Sr., John L. Peck Sr., Joseph H. Pellegrino, Candida Simeone, Richard Simione, Stanley Spilecki.

MAIN OFFICE: 9 Washington Ave., Hamden, CT 06518

THE WILTON BANK
Incorporated 1985

ASSETS: $35,211,000

EXECUTIVE OFFICERS: *President and Treasurer, Marion P. Brown;* Senior Vice President, Frances M. Charney; Vice Presidents, Susanne M. Baxter, James D. Tenney.

DIRECTORS: Chairman Ralph E. Slater, Marion P. Brown, Thomas F. Donahue, Peter J. Hastings, Marcellino E. Lavin, Stephen T. Monahan, Edward S. Rimer Jr., Ellen B. Wells, Leland R. Wilson.

MAIN OFFICE: 47 Old Ridgefield Road, Wilton, CT 06897

SAVINGS BANKS

Directory and Statistics

Italicized type indicates Chief Executive Officer

ADVEST BANK
Incorporated 1984

ASSETS: $517,685,000

EXECUTIVE OFFICERS: *President, John F. Beckert;* Executive Vice Presidents, Daniel J. Sullivan, William F. Weaver; Senior Vice President, John R. Ursone; First Vice Presidents, Daniel A. Hurley III, Edward I. Moore, Timothy C. Griswold; Secretary, Gary J. Ehle.

DIRECTORS: Chairman John F. Beckert, William H. Cuddy, Lee G. Kuckro, Jeffrey C. Linfert, Howard W. Nannan Jr., Richard G. Rothwell, Robert L. Thomas, Charles S. Watson, Allen Weintraub.

MAIN OFFICE: One Commercial Plaza, 280 Trumbull St., Hartford, CT 06103-3502

AMERICAN BANK OF CONNECTICUT
Incorporated 1920

ASSETS: $326,856,000

EXECUTIVE OFFICERS: *President, Gene C. Guilbert;* Executive Vice President and Treasurer, Raymond M. Donohoe; Senior Vice Presidents, Floyd G. Champagne, Mark C. Emerson, George W. O'Connor, Dunham H. Smith; Vice President and Auditor, Genevieve M. Lombard; Vice President and Secretary, Betty Ann Veillette.

DIRECTORS: Charles G. Arnold, Norman S. Drubner, John A. Errichetti, Gene C. Guilbert, Charles T. Kellogg, Roy I. Mattson Sr., Paul A. Sirop.

MAIN OFFICE: 2 West Main St., Waterbury, CT 06720

BRANCH OFFICES: 8 (Middlebury, Seymour, Waterbury - 4, Watertown, Woodbury).

AMERICAN SAVINGS BANK
Incorporated 1862

ASSETS: $914,088,000

EXECUTIVE OFFICERS: *President and Treasurer, Norman E.W. Erickson;* Senior Vice President and Secretary, Richard N. Wedmore; Vice Presidents, Phillip J. Forauer, Richard M. Furniss, Thomas M. Leonard, Peter N. Perugini, M. William Slade Jr., John Terricciano, David P. Walker.

DIRECTORS: Chairman Norman E.W. Erickson, Charles S. Beach, Adolf G. Carlson, Donald Davidson, Fred M. Hollfelder, Joseph T. Hughes, Steven T. Martin, Geddes Parsons, Stanley W. Shepard.

MAIN OFFICE: 178 Main St., New Britain, CT 06050

BRANCHES: 12 (Avon, Glastonbury, Killingworth, Mansfield, New Britain - 3, Newington, Plainville, Simsbury, West Hartford, Wethersfield).

BANK OF HARTFORD, INC.
Incorporated 1987

ASSETS: $427,944,000

EXECUTIVE OFFICERS: *President, H. Langedon Bell Jr.;* Executive Vice President and Corporate Secretary, George A. Jensen; Executive Vice President and Treasurer, Stanley J. Kukla; Senior Vice Presidents, Joseph J. Gillooly Jr., Duane E. Starr; Vice Presidents, William V. Anderson, Robin H. Dunford, Robert L. Edelson, Donald E. Keagan, Vincent H. Shaheen, Robert A. Whyland Jr.

DIRECTORS: Chairman H. Langedon Bell Jr., Robert E. Casey, Vincent E. Furey Jr., Stanley J. Kukla, Arthur M. Lewis, Frank McFarland, Beverly A. Morgan-Welsh, James Richmond Jr., Peter W. Shoemaker, Ward F. Stevens, John E. Sundman, Richard M. Woodworth, Ronald E. Young.

MAIN OFFICE: 108 Farmington Avenue, Hartford, CT 06105

BRANCHES: 7 (Avon, Bloomfield, Cromwell, Hartford - 2, Rocky Hill, West Hartford)

THE BANK MART
Incorporated 1859

ASSETS: $754,017,000

EXECUTIVE OFFICERS: *President, Richard F. Freeman;* Senior Vice Presidents, Marcia B. Goodman, Terrence J. Shannon; Senior Vice President and Treasurer, Thomas F. Holloway; Vice Presidents, Earl R. Altieri, Doris Bayus, Mary M. Claydon, Douglas H. Ferguson, David J. Loftus, Charles E. Poehnert III, Paul A. Smith, Sheila O. Smith, John A. Tranquilli, Jimmy J. Wallace, Gerald B. Wright; Corporate Secretary, Barbara A. Peterson.

DIRECTORS: Chairman Philip R. Marsilius, Richard P. Bodine, Seth O.L. Brody, Donald B. Christie, Joseph R. Crespo, Fred C. Frassinelli Jr., Richard F. Freeman, John H. Larson, John P. Maloney, Jack E. McGregor, V. Gibney Patterson, Harry B. Rowell Jr., Harold C. Smith, Dudley B. Thomas, Robert A. Wallace, Elinor F. Wilber, Peter Wilkinson.

MAIN OFFICE: 948 Main St., Bridgeport, CT 06601

BRANCHES: 9 (Bridgeport - 2, Fairfield - 2, Stratford - 2, Trumbull - 2, Westport)

BRANFORD SAVINGS BANK
Incorporated 1889

ASSETS: $302,558,000

EXECUTIVE OFFICERS: *President and Treasurer, Harry F. Whittemore Jr.;* Executive Vice President, Jeffrey C. Clark; Senior Vice Presidents, Walter E. Mullen, Marc E. Vincent; Vice President and Secretary, Gregory R. Shook; Vice Presidents, Annette M. Baisley, John S. Scherban.

DIRECTORS: Chairman Donald E. Stevens, Norbert W. Church, Jeffrey C. Clark, Andrew Criscuolo, Ralph L. DeLucia, Leslie C. Findell, Lois Flesche, Richard Kahl, John V. Leffingwell, Bernard H. Page, Leonard Spear, Richard W. Squeri, Henry L. Stoddard, David M. Trout Jr., George S. Warburg, Harry F. Whittemore Jr.

MAIN OFFICE: 45 South Main St., Branford, CT 06405

BRANCHES: 4 (Branford, East Haven - 2, North Branford)

BRISTOL SAVINGS BANK
Incorporated 1870

ASSETS: $552,290,000

EXECUTIVE OFFICERS: *President, Edward P. Lorenson;* Senior Vice President, Robert L. Messier Jr.; Vice President and Secretary, Robert E. Chapman; Vice Presidents, John S. Driscoll, David J. Prelesky, John E. Hines; Senior Vice President and Treasurer, David Melenski; Senior Vice President, Richard N. LaMothe; Vice Presidents, Daniel J. Casey, Thomas G. Poole, Howard T. Schmedler.

DIRECTORS: Chairman Edward P. Lorenson, Sherwood L. Anderson, Thomas F. Cosgrove, Robert W. Fiondella, Terry B. Fletcher, J. Gregory Hickey, Katherine C. Ill, Edwin V. Ladd Jr., Robert R. Maynard, Carl R. Sellberg, Aaron P. Silver, Robert J. Williamson.

MAIN OFFICE: 150 Main St., Bristol, CT 06010

BRANCHES: 6 (Bristol - 4, Plainville, Plymouth)

THE BROOKLYN SAVINGS BANK
Incorporated 1872

ASSETS: $148,684,000

EXECUTIVE OFFICERS: *President, Robert J. Aulie;* Executive Vice President, Gerald F. Dierman; Senior Vice President and Treasurer, Everett V. Linge Jr.; Senior Vice President, James L. Gilbert; Vice President, Udayan S. Kamerkar; Vice President, Keith R. Mosher.

DIRECTORS: Chairman James J. Brynes Jr., Joseph E. Baier, A. Morrison Ennis, B. Paul Kaplan, Michael P. Pappas, Paul E. Roper, Romeo R. Vezina.

MAIN OFFICE: 145 Main St., Danielson, CT 06239

BRANCHES: 3 (Brooklyn, Canterbury, Plainfield)

BURRITT INTERFINANCIAL BANCORPORATION
Incorporated 1889

ASSETS: $698,494,000

EXECUTIVE OFFICERS: *President and Treasurer, John C. Jaynes;* Executive Vice President, Timothy Nadeau; Senior Vice Presidents, Barbara J. Bennett, Robert M. Pawloski; First Vice President, John Barnes; Vice Presidents, Edward J. Amato, Mary Lou Bowen, Robert J. Kasper; Vice President, Joseph Cisz.

DIRECTORS: Harold M. Brodsky, Judith W. Brown, John E. Downes, J. Brian Gaffney, John C. Jaynes, Francis J. McCarthy, Timothy Nadeau, Janusz S. Podlasek, Angelo Tomasso Jr.

MAIN OFFICE: 267 Main St., New Britain, CT 06050

BRANCHES: 10 (East Hartford, Glastonbury, New Britain - 3, Newington - 2, Plainville, Rocky Hill, West Hartford)

CENTERBANK
Incorporated 1850

ASSETS: $1,865,393,000

EXECUTIVE OFFICERS: *Chairman, Robert J. Narkis;* Executive Vice Presidents, Robert T. Kenney, Joseph M. Murphy.

DIRECTORS: Chairman, Robert J. Narkis, John F. Burbank, John P. Burke, Nicholas M. Mihalas, J. Garry Mitchell, John J. Pacowta, Reginald H. Post, Gerald A. Schutt, Edward Shaker, Frank E. Shepard Jr., Justin L. Smith Jr., Stedman G. Sweet, Malcolm S. Todt.

MAIN OFFICE: 60 North Main St., Waterbury, CT 06702

BRANCHES: 18 (Bethlehem, Bethel, Brookfield, Cheshire, Newtown, Prospect, Southbury - 2, Waterbury - 5, Watertown - 2, Woodbury, Wolcott, Southington)

CENTRAL BANK
Incorporated 1851

ASSETS: $800,459,000

EXECUTIVE OFFICERS: *President, James H. Doak Jr.;* Executive Vice President and Treasurer, Robert W. Monroe; Executive Vice President, Bernard J. Waters; Senior Vice Presidents, Richard J. Leary, Susan J. Monti.

DIRECTORS: Chairman, James H. Doak Jr., Robert G. Barnes Jr., Craig A. Bossi, A. Lee Campione, Raymond E. Donovan, Thomas L. Ferry Jr., Dennie F. Gaffney, William H. Goldfarb, William C. Kilroy, David T. Lucey, Amelia P. Mustone.

MAIN OFFICE: 43 East Main St., Meriden, CT 06453

BRANCHES: 14 (Cheshire, Durham, Enfield, Farmington, Mansfield, Meriden - 4, Middletown, Southington, South Meriden, Wallingford, Wethersfield)

CHELSEA GROTON SAVINGS BANK
Incorporated 1854

ASSETS: $386,254,000

EXECUTIVE OFFICERS: *President, Duncan C. Stoddard;* Senior Vice President, Secretary and Treasurer, George W. Strouse; Vice Presidents, David N. Hammerstrom, Guido P. Ottaviani, John C. Morris Jr.; Comptroller, Daniel T. Ostrowski.

DIRECTORS: Richard E. Blodgett Jr., Allyn L. Brown Jr., Thomas E. Costello, Katherine N. Fuller, David G. Ginnetti, Philip C. Greene, Raymond A. Helmboldt, Percy J. King, Marjorie P. Moore, Andrew W. Perry II, Fred Seeman, Duncan C. Stoddard, George W. Strouse.

MAIN OFFICE: Bank Square, Mystic, CT 06355

BRANCHES: 10 (Canterbury, Groton - 3, North Stonington, Norwich - 2, Pawcatuck, Salem, Sprague)

CITY SAVINGS BANK OF MERIDEN
Incorporated 1874

ASSETS: $188,127,000

EXECUTIVE OFFICERS: *President and Treasurer, L. Clark Robison.*

DIRECTORS: Eugene E. Bertolli, Arthur D. Boutillier Jr., Michael M. Conroy, Francis F. Feeney, Theodore H. Horwitz, L. Clark Robison, Robert F. Wilson.

MAIN OFFICE: 14 West Main St., Meriden, CT 06450

BRANCHES: 2 (Meriden - 2)

COLLINSVILLE SAVINGS SOCIETY
Incorporated 1853

ASSETS: $33,834,000

EXECUTIVE OFFICERS: *President and Treasurer, Ralph A. Benson Sr.;* Vice President and Secretary, Michael A. Langer; Vice President, Arthur S. Bristol.

DIRECTORS: Ralph A. Benson Sr., Arthur S. Bristol, Robert G. Gillespie, Raymond B. Green, Robert D. Hart, John A. Kozlak, Michael A. Langer, Edward D. Marlowe, John R. Miner Jr., Roy H. Olson, Clair W. Wilder.

MAIN OFFICE: 136 Main St., Collinsville, CT 06022

COLONY SAVINGS BANK
Incorporated 1985

ASSETS: $40,165,000

EXECUTIVE OFFICERS: *President, Stephen Hotchkiss;* First Vice President, Donald W. Spini.

DIRECTORS: Chairman Richard Sweet, James Canning, Leo Ciocca, David Clukey, Anthony DiFabio, Linda Hershman, David P. Hocking, Willie Holmes, Stephen Hotchkiss, Robert Lawrence, Antonio Massaro, Frank Mauro, Robert F. Parisi, Richard R. Roccapriore, John Rosen, Antonio Setaro, Peter Zaccariello.

MAIN OFFICE: 909 North Colony Road, Wallingford, CT 06492

COMMUNITY SAVINGS BANK
Incorporated 1984

ASSETS: $82,218,000

EXECUTIVE OFFICERS: *President, Robert F. Festa;* Executive Vice President, Giacomo L. Acquarulo; Vice President and Treasurer, Joseph E. Naas.

DIRECTORS: Chairman John M. Walsh, Renaud J. Albert, John J. Baldelli, Robert F. Festa, Elijah Gibson Jr., Frank E. Laviero, William Lgya, Nicholas L. Marien, Sandra S. Schwartz, Victor Z. Szymanski.

MAIN OFFICE: 206 North Main St., Bristol, CT 06010

BRANCHES: 1 (Plymouth)

CONNECTICUT SAVINGS BANK
Incorporated 1857

ASSETS: $1,259,126,000

EXECUTIVE OFFICERS: *President, Paul H. Johnson;* Executive Vice President, Secretary and Treasurer, Robert C. Davis Jr.; Executive Vice President, F. Perry Wilson Jr.; Senior Vice Presidents, John B. Devlin, Jay M. Forgotson, B. Patrick Madden, Francis A. Merola, Joseph F. Perrelli, Robert L. Theve, Raymond E. Washburn, Richard P. Wood, Jonn E. Wright.

DIRECTORS: Chairman, Mary B. Arnstein, Kirk Blanchard, Samuel W. Bowlby, Henry Chauncey Jr., James P. Comer, Abbott H. Davis, Thomas P. Geyer, William Ginsberg, Ralph W. Halsey Jr., Robert A. Haversat, Marshall R. Holley, Philetus H. Holt, Paul H. Johnson, Clayton A. Kolstand, Nancy N. Kops, Victor H. Vroom.

MAIN OFFICE: 47 Church St., New Haven, CT 06510

BRANCHES: 18 (Cheshire, Clinton, East Haven, Hamden - 2, Madison, Milford, New Haven - 5, North Branford, North Haven, Orange, Wallingford, West Haven, Woodbridge)

DERBY SAVINGS BANK
Incorporated 1846

ASSETS: $605,955,000

EXECUTIVE OFFICERS: *President and Treasurer, Harry P. DiAdamo Jr.;* Executive Vice President and Corporate Secretary, John F. Costigan; Senior Vice Presidents, Donald J. Frillici, Alfred T. Santoro, Thomas H. Wells; Vice Presidents, David A. Dedman, Lynn A. Miller, Frederick I. Wilson.

DIRECTORS: Chairman, Eugene D. Micci, Achille A. Apicella, Walter R. Archer Jr., John J. Brennan, John F. Costigan, Harry P. DiAdamo Jr., Angelo E. Dirienzo, Laura Donahue, William M. Miller, Joseph F. Monaco Jr., Frank M. Osak Jr., John M. Rak, G. Jeffrey Reynolds, John P. Sponheimer, Bronislaw Winnick.

MAIN OFFICE: One Elizabeth St., Derby, CT 06418

BRANCHES: 8 (Avon, Derby, Orange, Seymour, Shelton - 2, Southbury, Stratford)

THE DIME SAVINGS BANK OF NORWICH
Incorporated 1869

ASSETS: $84,397,000

EXECUTIVE OFFICERS: *President and Treasurer, James P. Cronin;* Executive Vice President and Secretary, Clifford P. Kumpf Sr.; Vice President, Joseph R. Silvestri.

DIRECTORS: Chairman Severn T. Johanessen, Craig F. Bode, Hazel Judith Brown, Richard S. Camp, James P. Cronin, Frank D. Demicco, Glenn M. Gordon, Clifford P. Kumpf Sr., Richard J. Legare, Jerome T. Rogers.

MAIN OFFICE: 33 Broadway, Norwich, CT 06360

BRANCHES: 3 (Ledyard, Norwich - 2)

THE DIME SAVINGS BANK OF WALLINGFORD
Incorporated 1871

ASSETS: $588,072,000

EXECUTIVE OFFICERS: *President and Treasurer, John C. Shortell;* Senior Vice Presidents, Robert L. Carmody, Maria A. Fisher-Proulx, John E. Franco Jr., Peter G. Pfau; Vice President and Controller, Marie L. Buno; Vice Presidents, Paul G. Carr, Ron J. Hall, John C. Roman, Robert P. Wuchert Jr.

DIRECTORS: Henry E. Bartels, M. Joseph Canavan, William J. Farrell, Francis P. Feeney, Rosalind F. Gallagher, Ralph D. Lukens, Gary O. Olson, Robert Nicoletti, Richard D. Stapleton, John C. Shortell, Fred A. Valenti.

MAIN OFFICE: 2 North Main St., Wallingford, CT 06492

BRANCHES: 8 (Cheshire, Hamden, North Branford, North Haven - 2, Wallingford - 3)

ESSEX SAVINGS BANK
Incorporated 1851

ASSETS: $150,634,000

EXECUTIVE OFFICERS: *President and Treasurer, Douglas H. Olson;* Executive Vice President and Secretary, Spencer M. Quintin Sr.; Vice President, Thomas W. Lindner.

DIRECTORS: Chairman Robert F. Herbst, William A. Boyd, James D. Connors, Donald P. Morrison, G. Peter Neilsen, Douglas H. Olson, James D. Reardon, John J. Speirs Jr., Phillip J. Stueck Jr., John P. Wollack.

MAIN OFFICE: 17 Main St., Essex, CT 06426

BRANCHES: 2 (Old Lyme, Old Saybrook)

THE FAIRFIELD COUNTY SAVINGS BANK
Incorporated 1874

ASSETS: $150,033,000

EXECUTIVE OFFICERS: *President, Donald M. Lockwood;* Senior Vice President, Catherine K. Cody; Treasurer, John F. Romano; Secretary, Lois J. Nardi; Vice Presidents, Dorothy E. Carr, Joan Casolo; C.A. Fiorella, Assistant Vice President, R.H. Napoletano Jr.

DIRECTORS: Mary Jane Balser, John B. Devine, Philip W. Goodwin, F. Richard Gregory, Donald M. Lockwood, John F. Piro, Thomas J. Riordan Jr., William F. Stephanak, Samuel J. Stewart III.

MAIN OFFICE: 67 Wall St., Norwalk, CT 06852

BRANCHES: 4 (Norwalk)

FARMERS AND MECHANICS BANK
Incorporated 1858

ASSETS: $629,154,000

EXECUTIVE OFFICERS: *Chairman, Arthur E. Webster Jr.;* President, Ralph H. Shaw II; Senior Vice Presidents, John A. Barr Jr., Kenneth R. Kjellen, Bruce A. Ricker; Vice President and Treasurer, David H. Kelsey; Corporate Secretary, Barbara A. Marino.

DIRECTORS: Chairman Arthur E. Webster Jr., Gregory G. Curtis, Ellen G. D'Oench, Stanley E. Gifford, Harry Hagel, Herbert Levine, Joseph G. Lombardo, Carmelo J. Mazzotta Jr., Jane Stokes McMillan, J. Warren Mylchreest Jr., Ernest F. Peterson, David W. Reier, Burton L. Rhodes, Ralph H. Shaw II, Robert H. Simmons.

MAIN OFFICE: 237 Main St., Middletown, CT 06457

BRANCHES: 12 (Colchester, Cromwell - 2, East Hampton, Haddam, Hebron, Middletown - 4, Montville, Rocky Hill)

FARMINGTON SAVINGS BANK
Incorporated 1851

ASSETS: $271,838,000

EXECUTIVE OFFICERS: *President and Treasurer, John W. Grouten;* Senior Vice President, Robert J. Grubbs; Vice President and Comptroller, John H. Hangen; Vice Presidents, Robert F. Dutton, David A. Dorau; Secretary, Priscilla M. Smulski.

DIRECTORS: Chairman Frank A. Cadwell Jr., George S. Chase, Howard H. Coe, John M. Deming, Robert F. Edmunds Jr., C. Parker Fleming, John W. Grouten, William F. Grunewald, John B. Parsons, William L. Wollberg.

MAIN OFFICE: 32 Main St., Farmington, CT 06032

BRANCHES: 4 (Avon, Farmington - 2, West Hartford)

FIRST CONSTITUTION BANK
Incorporated 1986

ASSETS: $2,380,276,000

EXECUTIVE OFFICERS: *President, Walter R. Miller Jr.;* Executive Vice President and Treasurer, Josiah B. Venter; Senior Vice President and Controller, George H. Brooks-Gonyer; Senior Vice Presidents, Bennett D. Black, Gary L. Carter, Vincent R. Cianciolo, Ramsey Demir, Milton J. Foley Jr., Earl W. Foster Jr.; General Counsel and Corporate Secretary, Dale C. Fredston; Senior Vice Presidents, Nelson E. French, Ellen M. Gabrielle, Edward M. Hall, Robert J. Mariano, Thomas C. Marron, Gregory H. Persbacker, Michael A. Pia, Brian F. Dreyer.

DIRECTORS: Chairman, Robert F. Carney, Harry Burn, III, John J. Crawford, Stuart J. Danoff, Robert L. Levister, Marcus R. McCraven, Jacob Mellitz, Walter R. Miller Jr., Bernard A. Pellegrino, Elizabeth P. Rich, Lawtron G. Sargent Jr., Martha M. Shattuck, Richard Thomas.

MAIN OFFICE: 80 Elm St., New Haven, CT 06510

BRANCHES: 24 (Branford, Bridgeport - 2, Cheshire, Darien, Derby, East Haven, Fairfield - 2, Hamden - 3, Milford - 2, New Canaan, North Haven, New Haven, Orange, Ridgefield, Stamford - 4, West Haven)

FIRST COUNTY BANK
Incorporated 1851

ASSETS: $522,620,000

EXECUTIVE OFFICERS: *Chairman, Richard E. Taber;* President, Robert D. Emslie; Executive Vice President, Thomas L. Bartram, Edward C. Dayton, Edward T. Russell; Senior Vice President, Richard G. Walker; First Vice Presidents, Arthur N. Gravenhorst, Robert W. Halpin, Ronald K. Holbert, Peter M. Popadic; Vice Presidents, Christopher C. Bracci, Dagmar H. Lanigan, David M. Metzgar, David A. Zamary.

DIRECTORS: Chairman Richard E. Taber, Theophilus A. Blackshear, Marcia B. Bull, Francis M. Deluca, Nicholas DuBiago, Robert D. Emslie, Paul J. Evanson, Griffith E. Harris, Paul J. Pacifico, Alphonse M. Palmer, James E. Rosecrans, Thomas F. Skinner, David L. Stewart Jr., Malcolm P. Taylor.

MAIN OFFICE: 160 Atlantic St., Stamford, CT 06904

BRANCES: 6 (Darien, Greenwich, Stamford - 4)

GATEWAY BANK
Incorporated 1860

ASSETS: $1,289,823,000

EXECUTIVE OFFICERS: *President, Reginald DeKoven III;* Executive Vice President, Robert J. Oca; Senior Vice President and Corporate Secretary, Donald P. Rider; Senior Vice Presidents, Martin J. Brennan, Richard F. Callahan, Anthony F. Verano; Senior Vice President and Treasurer, Richard A. Martin.

DIRECTORS: Renwick E. Case, E. Roger Clark, Theodore B. Covert, A. Reid Cross, Reginald DeKoven III, Edward J. Flynn, Charles C. Judd, James W. Kambas, Gaynor N. Kelley, John W. Kubovic, William J. Overlock, Charles D. Staack, John H. Woodward.

MAIN OFFICE: 50 North Main St., South Norwalk, CT 06854

BRANCHES: 22 (Brookfield, Danbury - 2, Darien - 2, Fairfield - 3, Greenwich - 2, Monroe, Newtown, Norwalk - 3, Stamford - 5, Westport, Wilton)

GREAT COUNTRY BANK
Incorporated 1862

ASSETS: $435,395,000

EXECUTIVE OFFICERS: *President and Treasurer, Frederick J. Quinn;* Secretary, Margaret G. Dellapina; Senior Vice Presidents, Dorran M. Delay, Thomas M. Mason, Richard N. Morrison, Sheri C. Pasqualoni, Paul V. Orcutt.

DIRECTORS: Chairman Edward W. Miller, William C. Bassett, Joseph B. Buckley, John Bustelos Jr., Terry R. Chatfield, Donald F. Clemons, James E. Cohen, Mildred M. Davey, Ralph R. DeFonce, Paul Pawlak Sr., Frederick J. Quinn, James E. Rogers, Irene G. Smith, Henry Tolman II, Lawson Van Riper, George R. Wilson.

MAIN OFFICE: 211 Main St., Ansonia, CT 06401

BRANCHES: 6 (Ansonia, Beacon Falls, Hamden, Seymour, Shelton - 2)

THE GUILFORD SAVINGS BANK
Incorporated 1875

ASSETS: $163,077,000

EXECUTIVE OFFICERS: *President and Treasurer, David D. Dudley;* Senior Vice President, Gilbert M. Lombard Jr.; Vice President, Margaret Y. Livingston.

DIRECTORS: Chairman Gilbert M. Lombard Sr., Edwin D. Bartlett, John M.C. Betts, Barry H. Cox, David D. Dudley, Hugh McK. Jones, John B. Kidney, Gilbert M. Lombard Jr., H. Logan Page III, Winthrop Smith.

MAIN OFFICE: 1 Park St., Guilford, CT 06437

BRANCHES: 1 (Guilford)

JEWETT CITY SAVINGS BANK
Incorporated 1873

ASSETS: $106,069,000

EXECUTIVE OFFICERS: *President, Reino E. Horstmeyer;* Vice President and Treasurer, Paul E. Chase; Vice Presidents, Kevin C. Merchant, Joseph A. Simmons Jr.; Secretary, Shirley M. Pierce.

DIRECTORS: Chairman John A. Ricketts, Robert L. Brodeur, Don K. Collins, Richard J. Duda, Norman C. Gileau, Albert G. Gosselin Sr., Reino E. Horstmeyer, John T. Rooke, J. Petre Tripp, Donald P. Vachon.

MAIN OFFICE: 111 Main St., Jewett City, CT 06351

BRANCHES: 2 (Brooklyn, Plainfield)

LIBERTY BANK FOR SAVINGS
Incorporated 1825

ASSETS: $915,478,000

EXECUTIVE OFFICERS: *President, Frank J. Godwin Jr.;* Executive Vice Presidents, Patrick J. Crowley, Frank J. Sutkowski; Senior Vice President and Treasurer, Graham B. Carlson; Senior Vice Presidents, Barbara K. Aubin, Paul H. Beaulac, Philip P. Cacciola, Ronald J. Catrone, Peter E. Firla, Robert M. Hoppenstedt, Robert J.E. Lee; Vice Presidents, John A. Albani, Richard H. Carnevale, Kathryn L. Conklin, Peter J. Narus, Lawrence M. Nawrocki, Laurie K. Nichols, Thomas J. Pastorello, Charles L. Pennewill Jr., William J. Ryczek, Robert A. Steele; Secretary, Shirley F. Williams.

DIRECTORS: Chairman Robert E. Stevens, Woodbridge A. D'Oench, George W. Fraser Jr., Frank J. Godwin Jr., Ann N. Hibino, Milton R. Johnson, Barbara J. Maynard, John A. McGarry, Willard M. McRae, Gordon B. McWilliams, Luther E. Stearns, Eugene F. Sturgeon, William E. Tucker.

MAIN OFFICE: 315 Main St., Middletown, CT 06457

BRANCHES: 21 (Clinton, Colchester, Cromwell - 2, East Hampton, East Lyme, Groton, Haddam, Mansfield, Marlborough, Middletown - 3, Old Saybrook, Portland, Stonington, Waterford - 3, Windham - 2)

LITCHFIELD BANCORP
Incorporated 1850

ASSETS: $106,370,000

EXECUTIVE OFFICERS: *President, Howard E. Kerpelman;* Executive Vice President, Sidney W. Hine; Senior Vice President, Wilmot B. Ebbs; Vice Presidents, Raymond C. Croce, Ronald G. Zenowich; Secretary, Vilma L. Flaherty.

DIRECTORS: A. Clayton Copeland, Suzanne M. Doyle, George C. Dudley, Robert M. Fitzgerald, Herbert C. Goshin, Sidney W. Hine, William M. Houldin Jr., Howard E. Kerpelman, Palmer D. Marrin, Donald K. Mayland, Donald G. Miller, Catherine S. Oneglia, Reinhard A. Teeter, E. Geoffrey Ward Jr.

MAIN OFFICE: West Street, Litchfield, CT 06759

BRANCHES: 3 (Litchfield, Salisbury, Washington)

MECHANICS SAVINGS BANK
Incorporated 1861

ASSETS: $705,703,000

EXECUTIVE OFFICERS: President, Edgar C. Gerwig; Executive Vice Presidents, Ernest C. Wignall, E. Gary Hance; Senior Vice Presidents, Roger W. Broberg, Reid W. Fraser, Richard W. Stout, Jr.; Thomas M. Wood.

DIRECTORS: Chairman, Edgar C. Gerwig, Ruth D. Abbott, Lucian E. Baldwin, Edward N. Bennett, Sister Francis Marie Garvey, Worth Loomis, Jack C. Myles, William R. Peelle, Alfred R. Rogers, Guy C. Shafer, Samuel H. Title, Bruce N. Torell, John L. Way II.

MAIN OFFICE: 100 Pearl St., Hartford, CT 06103

BRANCHES: 12 (Avon, Bloomfield, East Hartford, Hartford - 2, New Britain, Manchester, West Hartford - 3, Wethersfield, Windsor)

MIDCONN BANK
Incorporated 1873

ASSETS: $214,386,000

EXECUTIVE OFFICERS: *President, Richard J. Toman;* Senior Vice President and Treasurer, William N. Wixon; Vice President and Comptroller, Robert W. Anderson; Vice President, Richard G. Anderson; Secretary, Dorothy A. Bialek.

DIRECTORS: Chairman Richard S. Martin, L. Bowman Banford, William J. Coughlin Jr., John S. Filbert, Frank Fraprie, Alan W. Hall, John A. Kaestle, Francis L. Kinney, Paul A. Marier, Richard J. Toman, Joanne G. Ward, Dana T. Whitman Jr.

MAIN OFFICE: 346 Main St., Kensington, CT 06037

BRANCHES: 5 (Berlin - 2, Middlefield, Rocky Hill - 2).

MILFORD BANK
Incorporated 1872

ASSETS: $141,730,000

EXECUTIVE OFFICERS: *President, Howard B. Treat Jr.;* Executive Vice President, Paul W. Austin; Vice Presidents, Eileen R. Cavanaugh, John F. Dugan Jr.; Controller, Susan L. Shields; Corporate Secretary, Ann Marie C. Lenart.

DIRECTORS: Paul W. Austin, Robert D. Beard, Robert J. Clemence, Harold S. Greenbaum, Joseph P. Kaluzynski, Howard S. Merk, Clement P. Passariello, DeForest W. Smith, Robert H. Smith, Sally A. Stowe, Howard B. Treat, Frederick B. Warren.

MAIN OFFICE: 33 Broad St., Milford, CT 06460

BRANCHES: 1 (Milford)

MOODUS SAVINGS BANK
Incorporated 1870

ASSETS: $27,100,000

EXECUTIVE OFFICERS: *President, Raymond N. Kellogg III;* Vice President and Treasurer, George P. Drenga; Vice President and Secretary, Hermine J. Fiala.

DIRECTORS: Chairman Charles J. Wolf Jr., Edgar H. Bishop, Edwin Czarkowski, Rudolph R. Hoffmann, William T. Hood Jr., Scott W. Jezek, Raymond N. Kellogg III, Daniel Maus Jr., Burton Tucker, John F. Yeomans.

MAIN OFFICE: W.F. Palmer Road, Moodus, CT 06469

BRANCHES: 1 (East Hampton)

NAUGATUCK SAVINGS BANK
Incorporated 1870

ASSETS: $229,255,000

EXECUTIVE OFFICERS: *President, Richard D. Coe;* Executive Vice President and Treasurer, Stephen J. Sweeney Jr.; Vice President and Secretary, Mark C. Yanarella; Vice President and Comptroller, William N. Villano.

DIRECTORS: John D. Aresta, Richard D. Coe, Raymond E. Dowling, Geoffrey M. Drawbridge, Milton D. Grele, Robert J. Mazaika, Richard A. Skiff, Robert C. Sutherland, Stephen J. Sweeney Jr., John H. Tobin, Louis F. Voegeli, Mark C. Yanarella.

MAIN OFFICE: 251 Church St., Naugatuck, CT 06770

BRANCHES: 5 (Middlebury, Naugatuck - 2, Oxford, Woodbury)

NEW ENGLAND SAVINGS BANK
Incorporated 1827

ASSETS: $1,107,998,000

EXECUTIVE OFFICERS: *Chairman, Robin Honiss;* President, Ezra R. Harris; Executive Vice President and Treasurer, Seymour M. Smith; Executive Vice President, William C. Horn Jr.; Senior Vice Presidents, David J. Krug, John F. Smith, Patrick S. Smith; Vice Presidents, Lisa Jernberg, Karen A. Mercier; Corporate Secretary, Margaret L. Trakas.

DIRECTORS: Chairman Richard L. Creviston, Richard A. Bauerfeld, Ernest C. Burnham Jr., Robert E. Busch, Thomas R. Castle, Jean M. Handley, Robin Honiss, William W. Miner, Stanley Popiel, Richard F. Schneller.

MAIN OFFICE: 63 Eugene O'Neill Dr., New London, CT 06320

BRANCHES: 15 (Clinton, Deep River, East Lyme, Groton, Ledyard, Montville, New London - 4, Old Lyme, Plainfield, Stonington, Waterford, Windham)

NEW HAVEN SAVINGS BANK
Incorporated 1838

ASSETS: $1,697,007,000

EXECUTIVE OFFICERS: *President, Robert M. Geier;* President and Treasurer, Charles L. Terrell; Executive Vice Presidents, Kenneth P. Kaminsky, Thomas A. Lafreniere; Senior Vice Presidents, Gerald W. Blood, Carl W. Linkskog, Alfred E. Tosetti; First Vice Presidents, Phyllis E. Ceccarelli, Charles S. Palmer, Willie Spence, Arlene L. Yakush; Vice Presidents, Richard S. Dart, Donald B. Gordon, Richard D. Johnson Jr., Joseph F. Pauloski Jr., John J. Prior, III, David R. Rich, Joseph J. Traester, John Vaspasiano, Thomas F. Williams, Diane L. Winshnafski; Vice President and Controller, Frank W. Colton; Vice President and Secretary, Robert F. Crosby.

DIRECTORS: Chairman, Robert M. Geier, John W. Barnett, Alan C. Bennett, Joseph F. Duplinsky, Frederick F. Fagal, John D. Fassett, Angus N. Gordon Jr., Richard J. Grossi, Jane D. Keeler, Robert N. Schmalz, Cornell Scott, C. Thomas Smith, Charles L. Terrell, Paul D. Wingate.

MAIN OFFICE: 195 Church St., New Haven, CT 06502

BRANCHES: 24 (Branford, Cheshire, East Haven - 2, Guilford, Hamden - 3, Madison - 2, Middletown, Milford, New Haven - 3, North Branford, North Haven, Old Saybrook, Orange, Seymour, Wallingford, West Haven - 2, Woodbridge)

NEW MILFORD SAVINGS BANK
Incorporated 1858

ASSETS: $505,263,000

EXECUTIVE OFFICERS: *President and Treasurer, Brian A. Arnold;* Vice President and Comptroller, Jordan E. Barrows; Vice President and Secretary, Betty A. Fredlund; Vice Presidents, Peter M. Arnold, Diane Farrell, Carlene Glander, Guy Peterson, Charles B. Bariow.

DIRECTORS: Chairman F. Wayne Arnold, Brian E. Arnold, Willis H. Barton Jr., Herbert E. Bullock, Ralph F. Camp, John A. Collins Jr., John V. Haxo, Suzanne A. Powers, Julian I. Stone.

MAIN OFFICE: 19 Main St., New Milford, CT 06776

BRANCHES: 10 (Bridgewater, Brookfield, Canaan, Kent, Morris, New Fairfield, New Milford, Sharon, Sherman, Washington)

NEWTOWN SAVINGS BANK
Incorporated 1855

ASSETS: $184,115,000

EXECUTIVE OFFICERS: *President, Kenneth M. Adams;* Senior Vice President, Joseph R. Humeston; Treasurer and Comptroller, Kenneth W. Evans; Vice Presidents, Kevin J. Carroll, David H. Treadwell; Secretary, Josephine Harrison.

DIRECTORS: Chairman, Kenneth M. Adams, James W. Crick Jr., Kenneth W. Evans, Robert S. Grossman, William A. Honan Jr., Joseph R. Humeston, Donald W. Leavitt, James M. Osborne Jr., Gene A. Rubino.

MAIN OFFICE: 39 Main St., Newtown, CT 06470

BRANCHES: 3 (Bethel, Southbury, Woodbury)

NORTHWEST BANK FOR SAVINGS
Incorporated 1875

ASSETS: $116,782,000

EXECUTIVE OFFICERS: *President, James E. Davis;* Executive Vice President, William B. Weber; Vice Presidents, Pierre A. Paradise, Thomas G. McGuire; Treasurer, James A. Frink; Secretary, Susan L. Belle-Isle.

DIRECTORS: Yolanda M. Barrett, Silvio Brighenti, George E. Case, James E. Davis, Milton Dolinsky, Charles J. Fecto, Andrew S. Grinvalsky, Caroline B. LaMonica, Roland S. Rosenstein.

MAIN OFFICE: 86 Main St., Winsted, CT 06098

BRANCHES: 3 (Avon - 2, New Hartford)

NORWALK SAVINGS SOCIETY
Incorporated 1849

ASSETS: $486,147,000

EXECUTIVE OFFICERS: *President and Treasurer, Robert T. Judson;* Executive Vice President, Charles F. Howell; Vice President and Secretary, Jere T. Dorney; Vice Presidents, John J. Duffy Jr., Richard J. Homberger, Robert J. Iannotti, Susan P. Karpinski, John A. Lynn, Lawrence N. Ruttenbert, Richard J. Stumpf, Stephen A. Thomas.

DIRECTORS: Chairman Donald St. John, Peter Driscoll, Vincent Genuario, Herbert L. Jay, Robert T. Judson, Antonios Karadimas, Edward J. Kelley, Thomas F. Ryan, John L. Segall.

MAIN OFFICE: 48 Wall St., Norwalk, CT 06852

BRANCHES: 7 (Bethel, Brookfield, Norwalk - 2, Redding, Westport, Wilton)

THE NORWICH SAVINGS SOCIETY
Incorporated 1824

ASSETS: $682,450,000

EXECUTIVE OFFICERS: *President, Daniel R. Dennis Jr.;* Executive Vice President and Treasurer, Michael J. Hartl; Senior Vice Presidents, James R. Brown, Richard W. Dennison, James F. Dewey; Senior Vice President and Corporate Secretary, Daphne P. Cannata.

DIRECTORS: Daniel R. Dennis Jr., Paul R. Duevel, William J. Evans, Michael J. Hartl, Jeremiah J. Lowney Jr., Walter L. McGill, Harrison C. Noyes Jr., Robert T. Ramsdell, Richard P. Reed, Lawrence V. Sarni, Martin C. Shapiro.

MAIN OFFICE: 4 Broadway, Norwich, CT 06361

BRANCHES: 13 (Colchester, Griswold, Groton, Killingly, Ledyard, Lisbon, Mansfield, Montville, Norwich - 3, Plainfield, Stonington)

ONMIBANK OF CONNECTICUT, INC.
Incorporated 1934

ASSETS: $315,684,000

EXECUTIVE OFFICERS: *President, Ezra R. Harris;* Corporate Secretary, Thomas A. Gabianelli; Vice Presidents, James E. Cotter, Clifford T. Mole; Vice President and Controller, Paul D. Remington.

DIRECTORS: Chairman Richard L. Creviston, Richard A. Bauerfeld, Ernest C. Burnham Jr., Robert Busch, Thomas R. Castle, Jean M. Handley, Robin Honiss, William W. Miner, Stanley Popiel, Richard F. Schneller.

MAIN OFFICE: 256 Samson Rock Drive, Madison, CT 06443

BRANCHES: 7 (Branford, Clinton, Durham, Guilford, Milford, Old Lyme, Westbrook)

PEOPLE'S BANK
Incorporate 1988

ASSETS: $7,037,923,000

EXECUTIVE OFFICERS: *President, David Carson;* Senior Executive Vice President, John Flannery; Executive Vice Presidents, James Biggs, Edward H. Bucnis, Leanard N. Mainiero, Robert Woerheide; Senior Vice Presidents, Jeffrey L. Coulson, Raymond Granville, Bryan Huebner, Paul Hughes, Joseph Kastrup, John Klein, Michael Leone, Patricia Matteson, George Morriss, Angelo Peluso, William Polk, Parry Spahr; First Vice Presidents, Stephen Blechar, Peter Brestovan, Roger Bunker, Michael Cataldo, Walter Dusza, Carl Harris, Susan Hertz, C. Chase Hewes, Thomas Hylinski, Thomas Jagodzinski, Donna Milne, Lawrence Parnell, James Phillips, Margaret Yocher; Vice Presidents, Clarissa Alimena, Challen Armstrong, Joseph Balzo, Bruce Barker, Michael N. Barr, Theodore Beebe, Barbara Bellinger, Kathleen Boutelle, Dorothea Brennan, Robert Caplan, Ronald Capozziello, Joseph Cervini, Evelyn Charlesworth, Ronald Chickosky, Dennis Colwell, David Cook, Pamela Cook, Dera Cooper, John Corrado, James Crozier, John Curry, Robert D'Amore, Richard Davis, Bernard Deutsch, James Duffy, Donald Dykas, John Farrell, Joseph Feher, Karen Flanders, Karen Fox, Bertha Gallant, Ronald Gibbs, C. Elizabeth Gibson, James Giordano, Armando Goncalves, Marianne Gumpper, John Gurecki, John Hancock, Richard Harmonay, Bronson Hawley, Bodil Hayka, James Healy, H. Fenton Heil, Rober Henderson, Chandler Howard, Laurie Huebner, Joseph Iannuccilli, John Jackson Jr., Barbara Johnson, Joanne Judd, Larry Kempf, John Keydel, Robert King, Janet Kriewald, Ronald Kuhn, Gerard Kusinski, Robert Langell, Thomas Laydon, Jeffrey Lee, Thomas Legen, Rhonda Leone, John Longstreth, George Lopez, Henry Lugo, William Mack, Patricia Manion, Todd Martin, John McArdle, Richard McCarthy, Anne McCarthy, Richard McCarthy, Joseph McGee, Michael McGuire, Richard McKeough, Carlos Mello, James Miller, Ronald Miterko, Donald Nelson, Karl Noivadhana, Kenneth Nye, Patricia O'Sullivan, John O'Leary, Nora Paige, William Pieper, Ralph Pierno, Margaret Pitt, James Polito, Paul Portnoy, Wendy Regets, Monica Riggs, Judy Ritchie, Michael Rosso, Robert Sassano, Gary Sawyer, Thomas Scali, George Scrivani, James Sheridan, Mary-Jo Sierakowski, Nicholas Soares, James Somers, Peter Spalthoff, Christopher Spence, Gerald Spillane, John Stophel, Walter Strole, Thomas Tomlinson, Lillian Tompkins, Peter Traussi, Ronald Urquart, Mark Vitelli, William Walker, Kenneth Weinstein, Mary Williams, Robert You

DIRECTORS: David E. A. Carson, George P. Carter, George R. Dunbar, George W. Edwards Jr., William H. Farley, Norwick R. G. Goodspeed, Edward E. Harrison, Samuel W. Hawley, Betty Ruth Hollander, Robert W. Huebner, Saul Kwartin, Jack E. McGregor, John F. Merchant, G. Jackson Ratcliffe Jr., Wilmot F. Wheeler Jr.

MAIN OFFICE: 850 Main St., Bridgeport, CT 06604

BRANCHES: 74 (Bethel, Bridgeport - 6, Brookfield, Canaan, Danbury, Darien - 2, East Hartford, East Haven, Enfield, Fairfield - 5, Farmington, Glastonbury, Greenwich - 4, Hamden - 2, Hartford - 3, Madison, Manchester - 2, Milford, Monroe - 2, New Canaan, New Haven - 2, Newtown, Norwalk - 3, Orange, Ridgefield, Shelton, Simsbury - 2, Southbury, Stamford - 6, Stratford - 3, Trumbull - 3, Vernon - 2, West Hartford - 2, West Haven, Westport - 3, Wethersfield, Wilton - 2, Woodbridge)

THE PEOPLE'S SAVINGS BANK OF NEW BRITAIN
Incorporated 1907

ASSETS: $264,206,000

EXECUTIVE OFFICERS: *President, Richard S. Mansfield;* Executive Vice President and Treasurer, John G. Medvec; Vice President and Secretary, Florence Zaniewski; Vice President, Teresa Sasinski; Controller, Edward E. Bohnwagner, III.

DIRECTORS: Chairman Joseph Welna, Walter D. Blogoslawski, Matthew R. Duksa, Stanley P. Filewicz, John J. Flis, Robert A. Gryboski, Edward Januszewski, Roland LeClerc, Walter J. Liss, Richard S. Mansfield, Henry R. Poplaski, A. Richard Puskarz, Eugene M. Rosol, Chester S. Sledzik, Robert Story.

MAIN OFFICE: 123 Broad St., New Britain, CT 06053

BRANCHES: 4 (New Britain - 3, Southington)

PUTNAM SAVINGS BANK
Incorporated 1862

ASSETS: $97,038,000

EXECUTIVE OFFICERS: *President and Treasurer, William R. Potter,* Vice President and Secretary, Margaret L. Robbins; Vice President, Norman A. Bernier.

DIRECTORS: Chairman Russell B. King, A. Leon Archambault, Lucius E. Arnold, Maurice P. Beaulac, Thomas A. Borner, Sigmund Czarnecki, Charlotte Greenhalgh, William R. Potter, Charles Puffer.

MAIN OFFICE: 40 Main St., Putnam, CT 06260

BRANCHES: 1 (Pomfret)

RIDGEFIELD BANK
Incorporated 1871

ASSETS: $125,424,000

EXECUTIVE OFFICERS: *President, Gary C. Smith;* Senior Vice President, Sandra Anderson-Howell; Senior Vice President and Secretary, Annemarie H. Roller.

DIRECTORS: Chairman Paul S. McNamara, Edwin B. Allan, Michael D. Casey, Charles Coles Jr., Joseph H. Donnelly, N. Donald Edwards, Walter E. Evans, Lawrence W. Hoyt Jr., Fred Orrico, Gary C. Smith.

MAIN OFFICE: 374 Main St., Ridgefield, CT 06877

BRANCHES: 3 (Redding, Ridgefield - 2)

SAVINGS BANK OF DANBURY
Incorporated 1849

ASSETS: $165,835,000

EXECUTIVE OFFICERS: *President, Florence R. Helley;* Senior Vice President and Treasurer, William S Morse Jr.; Vice President and Secretary, Marita A. Ryan; Vice President, Daniel E. Gerow.

DIRECTORS: Donald K. Brush, P. Frank Canavan, Robert S. Feinson, Daniel E. Gerow, Florence R. Helley, John W. Hoffer, John McLean II, William S. Morse Jr., A. Searle Pinney, Marita A. Ryan, Charles E. Wrinn.

MAIN OFFICE: 220 Main St., Danbury, CT 06810

BRANCHES: 1 (Danbury)

THE SAVINGS BANK OF MANCHESTER
Incorporated 1905

ASSETS: $658,842,000

EXECUTIVE OFFICERS: *President and Treasurer, Richard P. Meduski;* Executive Vice President, Charles L. Pike; Senior Vice Presidents, Douglas K. Anderson, Roger A. Somerville; Vice President and Comptroller, K. Craig Barnes; Vice Presidents, Donna H. Cammeyer, Richard T. Carter, Harry S. Gaucher, III, James N. Ladd Jr., William F. Legault, Christopher Martin, Thomas J. Matrick, Richard Tasak, William T. Thomas; Corporate Secretary, Carole L. Yungk.

DIRECTORS: Chairman William B. Thornton, Thomas B. Bailey, Walter A. Carter Jr., Aaron Cook, Raymond F. Damato, John A. DeQuattro, M. Adler Dobkin, Sheila B. Flanagan, Robert H. Franklin, Walter S. Fuss, Fred W. Geyer, Joel E. Janenda, William R. Johnson, J. Stewart Johnston, Michael B. Lynch, Robert B. McCann, Richard P. Meduski, Robert M. Stone, Harlan D. Taylor, Thomas E. Toomey.

MAIN OFFICE: 923 Main St., Manchester, CT 06040

BRANCHES: 18 (Andover, Ashford, Bolton, Eastford, East Hartford - 2, East Windsor, Glastonbury, Manchester - 6, Mansfield, South Windsor, Tolland, Vernon)

SAVINGS BANK OF ROCKVILLE
Incorporated 1858

ASSETS: $246,864,000

EXECUTIVE OFFICERS: *President, William J. McGurk;* Executive Vice President, Dennis T. Cardello; Vice President and Treasurer, Thomas R. Jezouit; Vice Presidents, Janette W. Burton, Betty R. Sullivan, Marilyn J. Ward; Corporate Secretary, Dorothea H. Preuss.

DIRECTORS: Chairman Raymond E. Ramsdell, Charles G. Chilberg, Christine P. Deabill, Eugene W. Gresh, Raymond F. Hallowell Jr., Thomas S. Mason, William J. McGurk, Peter F. Olson, Dorothea H. Preuss, Marjorie A. Purnell-Martin, Nunzio J. Scata, Herman W. Usher, Wayne O. Vicent, Edward W. Zahner.

MAIN OFFICE: 25 Park St., Rockville, CT 06066

BRANCHES: 5 (Ellington, Somers, South Windsor, Vernon - 2)

SHELTON SAVINGS BANK
Incorporated 1919

ASSETS: $167,822,000

EXECUTIVE OFFICERS: *President and Treasurer, Kenneth E. Schaible;* Senior Vice President, William C. Nimons; Vice President, Susan L. Kowalczyk; Vice President and Controller, Ralph J. Rodriguez.

DIRECTORS: Chairman LeRoy T. Glover, Joseph Carlson Jr., J. Allen Kosowsky, Samuel Kreiger, Joseph A. Pagliaro, Pasquale J. Papale, Kenneth E. Schaible, Donald W. Smith, Charles H. Sullivan.

MAIN OFFICE: 427 Howe Ave., Shelton, CT 06484

BRANCHES: 4 (Ansonia, Bethany, Oxford, Shelton)

SOCIETY FOR SAVINGS
Incorporated 1819

ASSETS: $4,422,091,000

EXECUTIVE OFFICERS: *President, Elliott C. Miller;* Vice Chairman, William W. Wilcox; Executive Vice President, Logan Clarke Jr.; Executive Vice President and Treasurer, Albert E. Fiacre Jr., Executive Vice President and Counsel, William T. Kosturko.

DIRECTORS: Chairman Rudolph P. Arnold, David T. Chase, Robert E. Green, Betsy Henley-Cohn, Ronald D. Jarvis, Edward W. Large, Elliott C. Miller, Edward J. Okay, C. Roderick O'Neil, John F. Shea Jr., Jerry F. Stone Jr., Robert A. Weinerman.

MAIN OFFICE: 31 Pratt St., Hartford, CT 06101

BRANCHES: 35 (Avon, Bloomfield, Danbury, East Hartford - 2, East Haven, East Windsor, Enfield, Fairfield, Glastonbury, Greenwich, Hamden, Hartford - 4, Middletown, Monroe, New Britain, Newington, Norwalk, Orange, Shelton, Simsbury, South Windsor, Stamford, Stratford, Trumbull, Waterbury, West Hartford - 3, Westport, Westhersfield - 2, Windsor)

SOUTHINGTON SAVINGS BANK
Incorporated 1860

ASSETS: $251,983,000

EXECUTIVE OFFICERS: *President, Ralph G. Mann;* Senior Vice Presidents, Marshall S. Bullock, Elizabeth F. McKeon; Vice President and Treasurer, Anthony Priore Jr.; Vice Presidents, Edward J. Boucher, Rita H. Beaulieu.

DIRECTORS: Chairman Albert J. Dudzik Jr., Milton E. Chaffee, Juanine S. DePaolo, Samuel P. Falzarano, Walter J. Hushak, Michael J. Karabin, David P. Kelley, Frederick E. Kuhr, Joseph J. LaPorte, Ralph G. Mann, Andrew J. Meade, Anthony S. Pizzitola, Dennis J. Stanek.

MAIN OFFICE: 121 Main St., Southington, CT 06489

BRANCHES: 2 (Southington)

STAFFORD SAVINGS BANK
Incorporated 1872

ASSETS: $100,863,000

EXECUTIVE OFFICERS: *President, Rodney D. Pierce;* Vice President and Treasurer, John B. Mitchell; Secretary, Regina D. Corsin .

DIRECTORS: Chairman John W. Zelz, Robert A. Clapprood, Silvio DaDalt, Elmo J. Gianantoni, Aldo J. Guarco, John B. Mitchell, Harold Oehler, Horace F. Pease, Rodney D. Pierce, Irwin S. Polens, Mario Posocco, Charles W. Schwanda, Madeline Speer, William H. Warmington.

MAIN OFFICE: 12 Furnace Ave., Stafford Springs, CT 06076

BRANCHES: 2 (Stafford - 2)

STATE SAVINGS BANK
Incorporated 1987

ASSETS: $249,112,000

EXECUTIVE OFFICERS: *President, Anthony J. DePalmer;* Vice President and Treasurer, Richard J. D'Amato; Executive Vice President, William Taylor; Vice President, Daniel R. DeRosa; Secretary, Barbara J. Nenninger.

DIRECTORS: Albert C. Bassett, Joseph J. DePaolo, David W. Florian, John T. Foley, Kevin T. Kelley, Chester W. Potrepka, Richard W. Smith, Carl J. Sokolowski.

MAIN OFFICE: 132 Main St., Southington, CT 06489

SUFFIELD BANK
Incorporated 1869

ASSETS: $353,916,000

EXECUTIVE OFFICERS: *President, James H. Whittaker;* Executive Vice President and Treasurer, Monica M. Nicastri; Executive Vice President. William E. Solberg; Senior Vice Presidents, Johann M. Hadovski, Frederick J. Wheeler; Secretary, Judith A. Geery.

DIRECTORS: Chairman Summer F. Bissell, Charles T. Alfano, Joseph A. Bernardi, Helen K. Christian, William P. Edmonds, Leonard Ginsberg, Astrid T. Hanzalek, Elias Shapiro, Edward K. Simensky, Lawrence G. Tribble, James H. Whittaker, Syeeda Wilkins, Edward J. Zaczynski.

MAIN OFFICE: 66 North Main St., Suffield, CT 06078

BRANCHES: 6 (Avon, East Windsor, Enfield, Glastonbury, Windsor Locks - 2)

THOMASTON SAVINGS BANK
Incorporated 1874

ASSETS: $184,704,000

EXECUTIVE OFFICERS: *President and Treasurer, George J. O'Rourke;* Executive Vice President, George R. Cocco; Senior Vice President, Peter M. Dahlin; Vice Presidents, David J. Carlson, Joan O. Maloney, John C. Miecznikowski.

DIRECTORS: Chairman John H. Cassidy, John S. Brady, George R. Cocco, Bruno DePecol, Arthur R. French, George R. Green, Francis R. Kaminski, George J. O'Rourke, George Seabourne.

MAIN OFFICE: 140 Main St., Thomaston, CT 06787

BRANCHES: 3 (Harwinton, Plymouth, Watertown)

TOLLAND BANK
Incorporated 1841

ASSETS: $179,422,000

EXECUTIVE OFFICERS: *President, Guy Cambria Jr.;* Executive Vice President, Robert S. Lazzari; Vice President and Treasurer, W. Gary Krum; Vice President and Secretary, Cynthia S. Harris; Vice Presidents, Joyce M. Joy, William S. Weigand.

DIRECTORS: Chairman Guy Cambria Jr., Howard G. Abbot, Lawrence J. Becker, Robert C. Boardman, Leon J. Chorches, Rodney C. Dimock, William E. Dowty Jr., D. Anthony Guglielmo, Richard L. Mahoney, Thomas S. Moore, Kenneth R. Peterson, Francis J. Prichard.

MAIN OFFICE: 348 Hartford Turnpike, Vernon, CT 06066

BRANCHES: 5 (Coventry, Ellington, Stafford, Vernon, Willington)

TORRINGTON SAVINGS BANK
Incorporated 1868

ASSETS: $280,148,000

EXECUTIVE OFFICERS: *Chairman, John H. Brooks;* President, Alfred W. Waterfall; Vice President and Secretary, Peter J. McLaughlin; Vice Presidents, Joseph C. Gelormino, John E. Janco; Treasurer, Donald C. Andrews.

DIRECTORS: Chairman John H. Brooks, Edwin G. Booth, Frank R. Buonocore, Richard D. Calhoun, Joseph C. Gelormino, Walter G. Gisselbrecht, G. Charles Hepprich, Thomas A. Kelley Jr., Peter J. McLaughlin, Charles W. Roraback, John M. Wadhams, Alfred W. Waterfall.

MAIN OFFICE: 129 Main St., Torrington, CT 06790

BRANCHES: 4 (Burlington, Canaan, Goshen, Torrington)

UNION SAVINGS BANK OF DANBURY
Incorporated 1866

ASSETS: $376,502,000

EXECUTIVE OFFICERS: *President and Treasurer, Charles F. Frosch;* Senior Vice President, Richard J. Moore; Vice Presidents, Louis S. Coury, J. William Font, Thomas A. Nolan, Kenneth A. Taylor; Secretary, Marlene A. Banfelder.

DIRECTORS: Chairman Thomas A. Nolan, William J. Braun, Joel M. Feinson, Thomas A. Frizzell, Helen D. Gallagher, W. Stanley Gardner, Thomas R. Green, Ervie Hawley Jr., George F. Nicol, Sydney A. Rapp Jr., Richard L. Sturdevant, Kenneth A. Taylor.

MAIN OFFICE: 226 Main St., Danbury, CT 06813

BRANCHES: 7 (Brookfield, Danbury - 2, Kent, New Fairfield, New Milford, Sharon)

WILLIMANTIC SAVINGS INSTITUTE
Incorporated 1842

ASSETS: $136,256,000

EXECUTIVE OFFICERS: *President and Treasurer, William R. Wilcox Jr.;* Senior Vice President, Enrico J. Mendes; Vice President and Comptroller, Thomas J. Casey; Vice Presidents, Robert A. Blakenship, Leonard A. Morganson; Secretary, Harriet T. Gamache.

DIRECTORS: Chairman Maurice M. King, James L. Derby Jr., Robert G. Gillard, Henry P. Hinckley, Alva P. Loiselle, Robert C. Tuttle, William R. Wilcox Jr.

MAIN OFFICE: 803 Main St., Willimantic, CT 06226

BRANCHES: 4 (Franklin, Hebron, Lebanon, Stonington)

WINSTED SAVINGS BANK
Incorporated 1860

ASSETS: $145,200,000

EXECUTIVE OFFICERS: *President, Robert P. O'Connor;* Senior Vice President, John E. Engdahl; Vice President and Treasurer, Linda F. Milkowski; Vice Presidents, Carol A. Gaylord, Robert L. McDonald, Christopher M. Triggs; Secretary, Margaret C. Riiska.

DIRECTORS: Chairman John G. Groppo, Dominic J. Colavecchio, William J. Darcey, James B. Fortuna, Beatrice Y. Isabelle, Otto C. Neumann, Robert P. O'Connor, John G. Phillips, D. John Vaccari, Edward J. Voskowsky.

MAIN OFFICE: 654 Main St., Winsted, CT 06098

BRANCHES: 3 (East Granby, Granby, Torrington)

SAVINGS AND LOAN ASSOCIATIONS

DIRECTORY AND STATISTICS

Italicized type indicates Chief Executive Officer

CARGILL BANK OF CONNECTICUT
Incorporated 1916

ASSETS: $29,969,000

EXECUTIVE OFFICERS: *President, Robert G. Eggleston Jr.;* Senior Vice President, Jo-Ann M. Chenail; Corporate Secretary, Jane E. Duffany.

DIRECTORS: Chairman John J. Maher, Bernard P. Auger, Lawrence J. Bellerose, Robert G. Eggleston Jr., Raymond P. Faucher, Frederick J. Witkowski, H. Dexter Young, Paul G. Zaehringer.

MAIN OFFICE: 163 Providence St., Putnam, CT 06260

BRANCHES: 1 (Thompson)

CONNECTICUT SAVINGS AND LOAN ASSOCIATION
Incorporated 1968

ASSETS: $18,258,000

EXECUTIVE OFFICERS: *President, John A. Hogan;* Controller, William F. Fellows.

DIRECTORS: Chairman Norman D. Edmonds, Eileen Baccus, Edward J. Barlow, Jerry Campbell, John A. Hogan, George Schafer, Mark Swerdloff.

MAIN OFFICE: 915 Main St., Hartford, CT 06103

DANBURY SAVINGS AND LOAN ASSOCIATION, INC.
Incorporated 1920

ASSETS: $304,366,000

EXECUTIVE OFFICERS: *President, Peter Filous;* Executive Vice Presidents, Louis F. Calabrese Jr., Joseph F. Sullivan Jr.; Executive Vice President and Secretary, John E. Bruno; Vice Presidents, Christopher Dannen, Deborah E. Gross, Peter Leone, Gerald Liba, Robert Petruzzelli; Vice President and Controller, David F. Lucas.

DIRECTORS: Chairman L. LeGrand Hopkins, Louis F. Calabrese Jr., Bernard J. Dolan Jr., Peter Filous, Robert N. Noce, Robert N. Talarico, Thomas W. Van Leuten.

MAIN OFFICE: 158 Main St., Danbury, CT 06810

BRANCHES: 9 (Bethel, Danbury - 3, New Fairfield, New Milford, Newtown, Ridgefield, Southbury)

EASTERN SAVINGS & LOAN ASSOCIATION
Incorporated 1915

ASSETS: $96,357,000

EXECUTIVE OFFICERS: *President, D. William Kelleher;* Senior Vice President and Treasurer, Donald A. Cipriani; Vice President, Richard A. Friedrich Sr.; Controller, Timothy R. Smith.

DIRECTORS: Chairman George E. Silverman, F. William Brown, Joseph A. Fatone, John R. Fitzgerald, D. William Kelleher, Michael T. Phillips, Angelo J. Sanquedolce, Alfred P. Savage.

MAIN OFFICE: 257 Main St., Norwich, CT 06361

BRANCHES: 3 (Griswold, Norwich, Oakdale)

FIRST NEW LONDON SAVINGS & LOAN ASSOCIATION, INC.
Incorporated 1914

ASSETS: $30,576,000

EXECUTIVE OFFICERS: President, Thomas P. Condon; *Executive Vice President, Richard J. Days Jr.;* Vice President, Nathan Belcher; Vice President and Treasurer, Thomas Keogh; Secretary, Margaret Ann Dragoli.

DIRECTORS: Chairman Thomas P. Condon, Nathan Belcher, Richard J. Days Jr., Arthur F. Harris, Edwin Higgins Jr., Thomas Keogh, Charles Persi, Francis Pugliese, Robert N. Shea, S. Joel Suisman.

MAIN OFFICE: 61 Bank St., New London, CT 06320

NAUGATUCK VALLEY SAVINGS & LOAN ASSOCIATION, INC.
Incorporated 1922

ASSETS: $120,103,000

EXECUTIVE OFFICERS: *President and Treasurer, Ronald D. Lengyel;* Executive Vice President and Secretary, Dominic J. Alegi Jr.

DIRECTORS: Chairman Ronald D. Lengyel, Dominic J. Alegi Jr., Frederick E. Hennick, Dr. Gerald Labriola, Lawrence J. Mambrino, James A. Mengacci, Frank Rodrigues, Robert E. Ruccio.

MAIN OFFICE: 21 Maple St., Naugatuck, CT 06770

BRANCHES: 2 (Naugatuck)

SECURITY SAVINGS & LOAN ASSOCIATION
Incorporated 1980

ASSETS: $165,947,000

EXECUTIVE OFFICERS: *President, Richard D. Barbieri Sr.;* Executive Vice President, John A. Corpaci; Senior Vice President, Patricia A. Ferrara.

DIRECTORS: Chairman Mario Albini, Richard D. Barbieri Sr., Francis X. Campion, Lincoln Carson, Abilio Curto, Domenic P. Daddona, Vinal S. Duncan, Carey R. Geghan Esq., Harold B. Kay, Charles A. Peach, Robert L. Piscatelli, Salvatore J. Porzio, Mary W. Tynan, Joseph A. Vincitorio, Arnold H. Wolk.

MAIN OFFICE: 357 Bank St., Waterbury, CT 06702

BRANCHES: 4 (Waterbury - 3, Wolcott)

SENTRY SAVINGS & LOAN ASSOCIATION
Incorporated 1984

ASSETS: $31,484,000

EXECUTIVE OFFICERS: *President, James H. Ellis;* Vice Presidents, William A. Forker, Lisa M. Kirchner; Treasurer, David Searfoss; Secretary, John B. Canning; Controller, Anthony M. V. Eramo.

DIRECTORS: Chairman Lawrence J. Ackerman, Daniel Barry, Edgar F. Beckham, Mark C. Biderman, John B. Canning, Dorothy Faski, Robert I. Kleinberg, Sidney H. Liebson, Vito M. Russo, David Searfoss, James H. Ellis.

MAIN OFFICE: Six Landmark Square, Stamford, CT 06901

WINDSOR LOCKS SAVINGS AND LOAN ASSOCIATION
Incorporated 1917

ASSETS: $24,167,000

EXECUTIVE OFFICERS: President, Anthony C. Ward; *Secretary, Raymond A. Marconi;* Vice President, Joseph B. Raccone, Treasurer, Muriel Ferreira.

DIRECTORS: Chairman Anthony C. Ward, William C. Leary, Raymond A. Marconi, James H. Nilsson, Sylvio F. Preli, Joseph B. Raccone.

MAIN OFFICE: 18 Dexter Shopping Plaza, Windsor Locks, CT 06096

BANK HOLDING COMPANIES OPERATING BANKS IN CONNECTICUT

	Total Assets (000s)
ADVEST GROUP, INC., Hartford/	$ 950,534
Advest Bank, Hartford	517,685
AMITY BANCORP, INC., New Haven/	199,536
Amity Bank, Woodbridge	190,911
BANK OF BOSTON CORPORATION, Boston, MA/	39,177,911
COLONIAL BANCORP, INC., Waterbury	Not available
Bank of Boston Connecticut, Waterbury	2,661,594
BANK OF NEW ENGLAND CORPORATION, Boston, MA./	29,503,278
The Connecticut Bank and Trust Company, N.A., Hartford	9,735,030
BAYBANKS, INC., Boston, MA/	9,913,271
BayBank Connecticut, N.A., Farmington	135,634
BNH BANCSHARES, INC., New Haven/	294,705
Bank of New Haven, New Haven	286,781
CANAAN NATIONAL BANCORP, INC., Canaan/	51,879
Canaan National Bank, Canaan	51,879
CARGILL BANCORP, INC., Putnam/	30,007
Cargill Bank of Connecticut, Inc., Putnam	29,519
CENVEST, INC., Hartford/	835,194
Central Bank, Meriden	800,459
First Central Bank, Hartford	53,807
Meriden Trust and Safe Deposit Company, Meriden	2,936
CFS BANCORP., INC., Westport/	120,621
Columbia Federal Savings Bank, Westport	120,621
CITYTRUST BANCORP, INC., Bridgeport/	2,642,465
Citytrust, Bridgeport	2,262,458
COMFED BANCORP, INC., Lowell, MA/	1,502,482
Comfed Savings Bank, Lowell, MA	1,504,435
CONNECTICUT BANCORP, INC., Norwalk/	83,338
The Norwalk Bank, Norwalk	83,357
CONSTITUTION BANCORP OF NEW ENGLAND, INC., Fairfield/	725,705
American National Bank, Hamden	361,697
The Lafayette Bank and Trust Company, Bridgeport	363,343
DIME FINANCIAL CORPORATION, Wallingford/	780,426
The Dime Savings Bank of Wallingford, Wallingford	588,072
City Savings Bank of Meriden, Meriden	188,127
DS BANCOR, INC., Derby/	605,146
The Derby Savings Bank, Derby	605,955
EAGLE FINANCIAL CORPORATION, Torrington/	472,300
First Federal Savings and Loan Association of Torrington	265,915
Bristol Federal Savings Bank, Bristol	206,208
FAIRFIELD COUNTY BANCORP, Stamford/	183,331
Bank of Stamford, Stamford	159,545
Greenwich Trust Company, Greenwich	27,540
FIRST CONSTITUTION FINANCIAL CORPORATION, New Haven/	2,388,863
First Constitution Bank, New Haven	2,380,276

FIRST LITCHFIELD FINANCIAL CORPORATION, Litchfield/	106,490
The First National Bank of Litchfield, Litchfield	106,460
FIRST REGIONAL BANCORP, INC., Hartford/	106,221
First National Bank of Connecticut, Hartford	104,651
FLEET/NORSTAR FINANCIAL GROUP, INC., Providence, RI/	33,440,789
Fleet National Bank of Connecticut, Hartford	5,065
FIRST CONNECTICUT BANCORP, INC., Hartford/	Not available
United Bank and Trust Company, Hartford	2,332,842
GATEWAY FINANCIAL CORPORATION, Norwalk/	1,290,774
Gateway Bank, South Norwalk	1,289,823
GREENWICH FINANCIAL CORPORATION, Greenwich/	252,030
Greenwich Federal Savings & Loan Association, Greenwich	252,030
HOMETOWN BANCORPORATION, INC., Darien/	93,053
Bank of Darien, Darien	87,206
LANDMARK/COMMUNITY BANCORP, INC., Hartford/	377,435
The Landmark Bank, Hartford	277,760
Community National Bank, Glastonbury	109,963
THE MERCHANTS BANCORP, INC., Norwalk/	323,186
Merchants Bank and Trust Co., Norwalk	319,839
NESB CORPORATION, New London/	1,424,523
New England Savings Bank, New London	1,107,998
OmniBank of Connecticut, Inc., Madison	315,689
NEWMIL BANCORP., INC., New Milford/	526,703
New Milford Savings Bank, New Milford	505,263
NORTH AMERICAN BANCORPORATION, INC., Waterbury/	202,544
The North American Bank and Trust Company, Stratford	202,494
NORTHEAST BANCORP, New Haven/	3,484,043
Union Trust Company, Stamford	3,487,926
NORWICH FINANCIAL CORPORATION, Norwich/	682,326
Norwich Savings Society, Norwich	682,450
OLDE WINDSOR BANCORP, INC., Windsor/	190,306
New England Bank and Trust Company, Enfield	189,806
THE ONE BANCORP, Portland, ME/	2,322,116
The Bank of Hartford, Inc., S.A., Hartford	427,944
ORION CAPITAL CORPORATION, New York, NY/	1,470,924
Sentry Savings and Loan Association, Stamford	32,921
PEOPLE'S MUTUAL HOLDINGS, Bridgeport/	7,054,351
People's Bank, Bridgeport	7,037,923
Guardian Federal Savings and Loan Association, Bridgeport	30,328
PEOPLE'S SAVINGS FINANCIAL CORPORATION, New Britain/	264,206
The People's Savings Bank of New Britain	264,206
RCB INTERNATIONAL, Stamford/	5,408
RCB Trust Company, Stamford	4,809
SBT CORP, Old Saybrook/	103,863
Saybrook Bank & Trust Company, Old Saybrook	103,655
SECONN HOLDING COMPANY, Waterford/	77,413
The Bank of Southeastern Connecticut, Waterford	77,608

SHAWMUT NATIONAL CORPORATION, Hartford/	27,850,717
HARTFORD NATIONAL CORPORATION, Hartford/	Not available
The Connecticut National Bank, Hartford	12,471,078
Seymour Trust Company, Seymour	184,974
Chester Bank, Chester	202,448
State Savings Bank, Southington	249,112
SHELTON BANCORP, INC., Shelton/	167,919
Shelton Savings Bank	167,822
SOCIETY FOR SAVINGS BANCORP, INC., Hartford/	4,438,454
Society for Savings, Hartford	4,442,091
SUFFIELD FINANCIAL CORPORATION, Suffield/	591,204
Suffield Bank, Suffield	353,916
UST CORPORATION, Boston, MA/	2,579,112
UST Bank/Connecticut, Bridgeport	145,153
VILLAGE BANCORP, Ridgefield/	108,865
The Village Bank and Trust Company, Ridgefield	108,905
WEBSTER FINANCIAL CORPORATION, Waterbury/	708,500
First Federal Savings and Loan Association of Waterbury	703,720
WESTPORT BANCORP, INC., Westport/	285,199
The Westport Bank and Trust Company, Westpo t	284,806

NATIONAL BANKS IN CONNECTICUT

Directory and Statistics

AMERICAN NATIONAL BANK

ASSETS: $361,697,000

MAIN OFFICE: 2992 Dixwell Ave., Hamden, CT 06518

BRANCHES: 10 (Cheshire, Cromwell, Hamden - 2, Meriden, Middlefield, New Haven, North Haven, Wallingford, West Haven)

BAYBANK CONNECTICUT, N.A.

ASSETS: $135,634,000

MAIN OFFICE: 90 State House Square, Hartford, CT 06103

BRANCHES: 7 (Bloomfield, Enfield, Farmington - 2, Mansfield, Newington, Stafford Springs)

THE CANAAN NATIONAL BANK

ASSETS: $51,879,000

MAIN OFFICE: Main Street, Canaan, CT 06018

THE CITIZENS NATIONAL BANK

ASSETS: $59,275,000

MAIN OFFICE: 182 Main St., Putnam, CT 06260

BRANCHES: 2 (Thompson, Woodstock)

COMMUNITY NATIONAL BANK

ASSETS: $109,963,000

MAIN OFFICE: 2790 Main St., Glastonbury, CT 06033

BRANCHES: 3 (Glastonbury, Hebron, Marlborough)

THE CONNECTICUT BANK AND TRUST COMPANY, NA

ASSETS: $9,735,030,000

MAIN OFFICE: One Constitution Plaza, Hartford, CT 06115

BRANCHES: 156 (Ansonia - 2, Avon, Berlin, Bethany, Bethlehem, Bloomfield, Branford, Bridgeport - 5, Bristol - 2, Brookfield, Brooklyn, Burlington, Canton, Cheshire, Clinton, Columbia, Coventry, Cromwell, Danbury - 3, Danielson, Darien, Deep River, East Granby, East Haddam, East Hampton, East Hartford - 3, East Haven, East Lyme, East Windsor - 2, Ellington - 2, Enfield - 2, Essex, Fairfield - 3, Farmington, Glastonbury - 3, Greenwich - 5, Groton - 2, Guilford, Haddam, Hamden, Hartford - 9, Hebron - 2, Madison - 2, Manchester - 3, Mansfield - 2, Marlborough, Meriden - 3, Middletown - 3, Milford, Monroe, Naugatuck, New Canaan, New Haven - 3, New London, New Milford, Newington, North Branford, North Haven, Norwalk - 2, Norwich - 3, Old Saybrook, Orange, Plainfield - 2, Plainville, Ridgefield - 2, Rocky Hill, Shelton, Simsbury, Somers, Southington - 3, South Windsor - 2, Stafford, Stamford - 9, Stratford, Torrington, Trumbull, Vernon - 2, Wallingford, Waterford, Watertown, Westbrook, West Hartford - 5, West Haven, Westport - 2, Wethersfield, Wilton - 2, Winchester, Windham, Windsor, Windsor Locks - 3).

CONNECTICUT NATIONAL BANK

ASSETS: $12,471,078,000

MAIN OFFICE: 777 Main St., Hartford, CT 06115

BRANCHES: 155 (Ansonia, Avon, Berlin, Bethel - 2, Bloomfield, Branford, Bridgeport - 8, Bristol - 2, Brookfield, Cheshire - 2, Clinton, Colchester, Cromwell, Danbury - 2, Darien - 2, East Hartford - 2, East Haven, East Lyme, Enfield, Essex, Fairfield - 3, Farmington, Glastonbury, Greenwich, Groton - 4, Guilford, Hamden - 2, Hartford - 11, Ledyard, Madison, Manchester - 4, Meriden - 2, Middletown - 3, Milford - 3, Monroe - 2, Montville, New Britain - 2, New Canaan - 2, New Fairfield, New Haven - 10, New London - 2, New Milford, Newington - 2, Newtown, North Haven, Norwalk - 2, Norwich - 2, Old Saybrook, Orange - 2, Plainfield, Plymouth, Prospect, Putnam, Ridgefield, Rocky Hill, Shelton - 3, Simsbury, Southbury, Stamford - 9, Stonington, Stratford - 2, Thomaston, Thompson, Torrington - 3, Trumbull - 2, Wallingford - 3, Waterbury - 4, Waterford - 2, Watertown, West Hartford - 3, West Haven - 2, Westbrook, Westport, Wethersfield, Winchester, Windsor - 2.)

ENFIELD NATIONAL BANK

ASSETS: $22,428,000
MAIN OFFICE: 47 Palomba Drive, Enfield, CT 06082

FIRST NATIONAL BANK — CT

ASSETS: $104,651,000
MAIN OFFICE: One Commercial Plaza, Hartford, CT 06103
BRANCHES: 2 (Enfield - 2)

FIRST NATIONAL BANK OF LITCHFIELD

ASSETS: $106,460,000
MAIN OFFICE: 13 North Street, Litchfield, CT 06759
BRANCHES: 4 (Washington - 2, Goshen, Roxbury)

FIRST NATIONAL BANK OF STAMFORD

ASSETS: $64,306,000
MAIN OFFICE: 555 Summer St., Stamford, CT 06901
BRANCHES: 1 (Stamford)

THE FIRST NATIONAL BANK OF SUFFIELD

ASSETS: $71,359,000
MAIN OFFICE: 30 Bridge St., Suffield, CT 06078
BRANCHES: 1 (Suffield)

FLEET NATIONAL BANK OF CT

ASSETS: $5,065,000
MAIN OFFICE: 101 Pearl St., Hartford, CT 06103

HARBOR NATIONAL BANK OF CT

ASSETS: $30,731,000
MAIN OFFICE: 471 East Main Street, Branford, CT 06405

LIBERTY NATIONAL BANK

ASSETS: $14,127,000
MAIN OFFICE: 30 Shelter Rock Road, Danbury, CT 06810

NATIONAL IRON BANK

ASSETS: $62,118,000
MAIN OFFICE: Route 44, Salisbury, CT 06068
BRANCHES: 4 (Canaan, Cornwall, Norfolk, Washington)

SUMMIT NATIONAL BANK

ASSETS: $96,080,000
MAIN OFFICE: 30 South Main St., Torrington, CT 06790
BRANCHES: 2 (Winsted, Torrington)

FEDERAL SAVINGS BANKS IN CONNECTICUT

Directory and Statistics

BRISTOL FEDERAL SAVINGS BANK

ASSETS: $206,208,000
MAIN OFFICE: 222 Main St., Bristol, CT 06010
BRANCHES: 3 (Bristol - 2, Plymouth)

COASTAL SAVINGS BANK, FSB

ASSETS: $272,254,000
MAIN OFFICE: 15 Masonic Street, New London, CT 06320
BRANCHES: 8 (East Lyme - 2, Essex, Groton - 2, New London, Old Lyme, Waterford)

COLUMBIA FEDERAL SAVINGS BANK

ASSETS: $120,621,000
MAIN OFFICE: 145 Main St., Westport, CT 06881
BRANCHES: 5 (Fairfield, Norwalk, Stamford - 2, Trumbull)

THE FEDERAL SAVINGS BANK

ASSETS: $160,323,000
MAIN OFFICE: 94 West Main St., New Britain, CT 06050
BRANCHES: 4 (New Britain - 2, Newington, Plainville)

FINANCIAL FEDERAL SAVINGS BANK

ASSETS: $26,760,000
MAIN OFFICE: 100 Constitution Plaza, Hartford, CT 06103

MECHANICS AND FARMERS SAVINGS BANK, FSB

ASSETS: $1,297,239,000
MAIN OFFICE: 930 Main St., Bridgeport, CT 06604
BRANCHES: 20 (Bethel, Bridgeport - 2, Danbury, Darien, Fairfield - 2, Greenwich - 2, Milford, Monroe, New Canaan - 2, Ridgefield, Southport, Stratford - 2, Trumbull, Westport, Wilton)

FEDERAL SAVINGS AND LOAN ASSOCIATIONS IN CONNECTICUT

Directory and Statistics

CHARTER FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $108,386,000
MAIN OFFICE: 612 Bedford St., Stamford, CT 06901
BRANCHES: 2 (Stamford)

COMMUNITY FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $55,019,000
MAIN OFFICE: 4490 Main St., Bridgeport, CT 06606

DANIELSON FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $138,734,000
MAIN OFFICE: 142 Main St., Danielson, CT 06239
BRANCHES: 1 (Putnam)

ENFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $95,958,000
MAIN OFFICE: 660 Enfield St., Enfield, CT 06082
BRANCHES: 3 (Enfield - 2, Suffield)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF EAST HARTFORD

ASSETS: $413,681,000
MAIN OFFICE: 1137 Main St., East Hartford, CT 06108
BRANCHES: 7 (East Hartford, Glastonbury - 2, Manchester, South Windsor, Vernon - 2)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF TORRINGTON

ASSETS: $265,915,000
MAIN OFFICE: 50 Litchfield St., Torrington, CT 06790
BRANCHES: 4 (Barkhamsted, Canton, Litchfield, Torrington)

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF WATERBURY

ASSETS: $703,720,000
MAIN OFFICE: 145 Bank St., Waterbury, CT 06702
BRANCHES: 9 (Prospect, Southbury, Southington, Waterbury - 4, Watertown - 2)

GREENWICH FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $252,030,000
MAIN OFFICE: 28 Havemeyer Place, Greenwich, CT 06340
BRANCHES: 4 (Greenwich)

GUARDIAN FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $30,328,000
MAIN OFFICE: 3878 Main St., Bridgeport, CT 06606

NORTHEAST SAVINGS, FA

ASSETS: $5,413,470,000
MAIN OFFICE: 50 State St., Hartford, CT 06103
BRANCHES: 7 (Bloomfield, East Hartford, Manchester, Simsbury, West Hartford - 2, Wethersfield)

NUTMEG FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $85,221,000
MAIN OFFICE: 301 Main St., Danbury, CT 06810
BRANCHES: 2 (Danbury)

WINDSOR FEDERAL SAVINGS AND LOAN ASSOCIATION

ASSETS: $84,283,000
MAIN OFFICE: 250 Broad St., Windsor, CT 06095
BRANCHES: 3 (Granby, Windsor - 2)

CITY AND TOWN DIRECTORY

Banks and savings institutions

Arranged by cities and towns

(State-chartered institutions in bold-faced type; Main Offices with asterisk)

ANDOVER
Savings Bank of Manchester, branch

ANSONIA
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, branch
***Great Country Bank**, main office and branch
***The Housatonic Bank & Trust Company**
Shelton Savings Bank, branch
Union Trust Company, branch

ASHFORD
Savings Bank of Manchester, branch

AVON
American Savings Bank, branch
Bank of Boston Connecticut, branch
The Bank of Hartford, Inc., branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Derby Savings Bank, branch
Farmington Savings Bank, branch
Mechanics Savings Bank, branch
Northwest Bank for Savings, two branches
Society for Savings branch
Suffield Bank, branch
United Bank & Trust Company, branch

BARKHAMSTED
First Federal Savings and Loan Association of Torrington, branch

BEACON FALLS
Great Country Bank, branch

BERLIN
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***MidConn Bank**, main office and two branches
United Bank & Trust Company two branches

BETHANY
The Connecticut Bank & Trust Company, NA, branch
Shelton Savings Bank, branch

BETHEL
Centerbank, branch
Citytrust, branch
Connecticut National Bank, two branches
The Danbury Savings & Loan Association, Inc., branch
***Greenwood Bank of Bethel, Inc.**
Mechanics & Farmers Savings Bank, FSB, branch
Newtown Savings Bank, branch
Norwalk Savings Society, branch
People's Bank, branch
Union Trust Company, branch

BETHLEHEM
Centerbank, branch
The Connecticut Bank & Trust Company NA, branch

BLOOMFIELD
Bank of Boston Connecticut, branch
The Bank of Hartford, Inc., branch
BayBank Connecticut, NA, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Mechanics Savings Bank, branch
Northeast Savings, FA, branch
Society for Savings, branch
Union Trust Company, branch

BOLTON
Savings Bank of Manchester, branch

BRANFORD
Amity Bank, branch
Bank of Boston Connecticut, branch
***Branford Savings Bank**, main office and branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
First Constitution Bank, branch
*Harbor National Bank of Connecticut
The New Haven Savings Bank, branch
OmniBank of Connecticut, Inc., branch
Union Trust Company, branch

BRIDGEPORT
*The Bank Mart, main office and two branches
Bank of Boston Connecticut, branch
*Citytrust, main office and four branches
*Community Federal Savings Association
The Connecticut Bank & Trust Company, NA, five branches
Connecticut National Bank, eight branches
First Constitution Bank, two branches
*Guardian Federal Savings & Loan Association
*Lafayette Bank & Trust Company, main office and six branches
*Mechanics and Farmers Savings Bank, FSB, main office and two branches
*People's Bank, main office and six branches
Union Trust Company, two branches
*UST Bank/Connecticut, main office and branch

BRIDGEWATER
The New Milford Bank & Trust Company, branch
New Milford Savings Bank, branch

BRISTOL
Bank of Boston Connecticut, branch
*Bristol Federal Savings Bank, main office and two branches
*Bristol Savings Bank, main office and four branches
*Community Savings Bank
The Connecticut Bank & Trust Company, NA, two branches
Connecticut Natinonal Bank, two branches
The North American Bank & Trust Company, branch
*United Bank & Trust Company, three branches

BROOKFIELD
Bank of Boston Connecticut, branch
*Brookfield Bank
Centerbank, branch
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Gateway Bank, branch
New Milford Savings Bank, branch
Norwalk Savings Society, branch
People's Bank, branch
Union Savings Bank of Danbury, branch

BROOKLYN
Brooklyn Savings Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Jewett City Savings Bank, branch

BURLINGTON
The Torrington Savings Bank, branch
The Connecticut Bank & Trust Company, NA, branch

CANAAN
*Canaan National Bank
National Iron Bank, branch
New Milford Savings Bank, branch
People's Bank, branch
The Torrington Savings Bank, branch

CANTERBURY
Brooklyn Savings Bank, branch
Chelsea Groton Savings Bank, branch

CANTON
*Collinsville Savings Society
The Connecticut Bank & Trust Company, NA, branch
First Federal Savings and Loan Association of Torrington, branch
United Bank & Trust Company, branch

CHESHIRE
American National Bank, branch
Bank of Boston Connecticut, branch
Centerbank, branch
Central Bank, branch
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, branch
First Constitution Bank, branch
The Housatonic Bank & Trust Company, branch
The New Haven Savings Bank, branch

CHESTER
*Chester Bank, main office and branch
Saybrook Bank & Trust Company, branch

CLINTON
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Connecticut Savings Bank, branch

Liberty Bank for Savings, branch
New England Savings Bank, branch
OmniBank of Connecticut, Inc., branch
Saybrook Bank & Trust Company, branch

COLCHESTER
Connecticut National Bank, branch
Farmers and Mechanics Bank, branch
The Glastonbury Bank & Trust Company, branch
Liberty Bank for Savings, branch
Norwich Savings Society, branch

COLUMBIA
The Connecticut Bank & Trust Company, NA, branch

CORNWALL
National Iron Bank, branch

COVENTRY
The Connecticut Bank & Trust Company, NA, branch
Tolland Bank, branch

CROMWELL
American National Bank, branch
Bank of Hartford, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***Connecticut Valley Bank**
Farmers and Mechanics Bank, two branches
Liberty Bank for Savings, two branches
United Bank & Trust Company, branch

DANBURY
Bank of Boston Connecticut, branch
Citytrust, two branches
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, two branches
***The Danbury Savings & Loan Association, Inc.**, main office and three branches
Gateway Bank, two branches
*Liberty National Bank
Mechanics and Farmers Savings Bank, FSB, branch
The Merchants Bank and Trust Company, branch
*Nutmeg Federal Savings and Loan Association, main office and two branches
People's Bank, branch
***Savings Bank of Danbury**, main office and branch
Society for Savings, branch
***Union Savings Bank of Danbury**, main office and two branches
Union Trust Company, seven branches
UST Bank/Connecticut, branch

DANIELSON
***Brooklyn Savings Bank**
The Connecticut Bank & Trust Company, NA, branch
*Danielson Federal Savings & Loan Association
United Bank & Trust Company, branch

DARIEN
***The Bank of Darien**
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
First Constitution Bank, branch
First County Bank, branch
Gateway Bank, two branches
Mechanics and Farmers Savings Bank, FSB, branch
People's Bank, two branches
Union Trust Company, three branches

DEEP RIVER
The Connecticut Bank & Trust Company, NA, branch
New England Savings Bank, branch

DERBY
Bank of Boston Connecticut, branch
***Derby Savings Bank**, main office and branch
First Constitution Bank, branch
The Housatonic Bank & Trust Company, branch
Union Trust Co., branch

DURHAM
Central Bank, branch
OmniBank of Connecticut, Inc., branch

EASTFORD
Savings Bank of Manchester, branch

EAST GRANBY
The Connecticut Bank & Trust Company, NA, branch
United Bank & Trust Company, branch
Winsted Savings Bank, branch

EAST HADDAM
The Connecticut Bank & Trust Company, NA, branch

EAST HAMPTON
The Connecticut Bank & Trust Company, NA, branch
Farmers and Mechanics Bank, branch
Liberty Bank for Savings, branch
Moodus Savings Bank, branch

EAST HARTFORD
Bank of Boston Connecticut, branch
***Bank of East Hartford**
Burritt InterFinancial Bancorporation, branch
Citytrust, branch
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, two branches
*First Federal Savings and Loan Association of East Hartford, main office and branch
The Glastonbury Bank & Trust Company, branch
Landmark Bank, branch
Mechanics Savings Bank, branch
Northeast Savings, FA, branch
People's Bank, branch
Savings Bank of Manchester, two branches
Society for Savings, two branches
United Bank & Trust Company, branch

EAST HAVEN
Bank of Boston Connecticut, branch
Branford Savings Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Connecticut Savings Bank, branch
First Constitution Bank, branch
The New Haven Savings Bank, two branches
People's Bank, branch
Society for Savings, branch

EAST LYME
The Bank of Southeastern Connecticut, branch
Coastal Savings Bank, FSB, two branches
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Liberty Bank for Savings, branch
New England Savings Bank, branch

EAST WINDSOR
The Connecticut Bank & Trust Company, NA, two branches
New England Bank and Trust Company, branch
Savings Bank of Manchester, branch
Society for Savings, branch
Suffield Bank, branch
United Bank & Trust Company, branch

ELLINGTON
The Connecticut Bank & Trust Company, NA, two branches
New England Bank and Trust Company, branch
The Savings Bank of Rockville, branch
Tolland Bank, branch

ENFIELD
BayBank Connecticut, NA, branch
Central Bank, branch
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, branch
*Enfield Federal Savings & Loan Association, main office and two branches
*Enfield National Bank
First National Bank of Connecticut, two branches
New England Bank and Trust Company, two branch
Northeast Savings, FA, branch
People's Bank, branch
The Savings Bank of Rockville, branch
Society for Savings, branch
Suffield Bank, branch

ESSEX
Chester Bank, branch
Coastal Savings Bank, FSB, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***Essex Savings Bank**
United Bank & Trust Company, branch

FAIRFIELD
The Bank Mart, two branches
Citytrust, three branches
Columbia Federal Savings Bank, branch
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, three branches
***Fairfield First Bank & Trust Company**
First Constitution Bank, two branches
Gateway Bank, three branches

Lafayette Bank & Trust Company, branch
Mechanics and Farmers Savings Bank, FSB, three branches
People's Bank, five branches
Society for Savings, branch

FARMINGTON
Bank of Boston Connecticut
BayBank Connecticut, NA, two branches
Central Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***Farmington Savings Bank,** main office and two branches
People's Bank, branch

FRANKLIN
Willimantic Savings Institute, branch

GLASTONBURY
American Savings Bank, branch
Burritt InterFinancial Bancorporation, branch
*Community National Bank, main office and branch
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, branch
First Federal Savings and Loan Association of East Hartford, two branches
***The Glastonbury Bank & Trust Company,** main office and three branches
People's Bank, branch
Savings Bank of Manchester, branch
Society of Savings, branch
Suffield Bank, branch

GOSHEN
The First National Bank of Litchfield, branch
The Torrington Savings Bank, branch

GRANBY
United Bank & Trust Company, branch
Windsor Federal Savings & Loan Association, branch
Winsted Savings Bank, branch

GREENWICH
Citytrust, two branches
The Connecticut Bank & Trust Company, NA, five branches
Connecticut National Bank, branch
First County Bank, branch
Gateway Bank, two branches
*Greenwich Federal Savings & Loan Association, main offie and four branches
***Greenwich Trust Company**
Mechanics and Farmers Savings Bank, FSB, two branches
People's Bank, four branches
Society for Savings, branch
Union Trust Company, four branches

GRISWOLD
Eastern Savings and Loan Association, branch
***Jewett City Savings Bank**
***The Jewett City Trust Company**
Norwich Savings Society, branch

GROTON
The Bank of Southeastern Connecticut, branch
Chelsea Groton Savings Bank, two branches
Coastal Savings Bank, FSB, two branches
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, four branches
Liberty Bank for Savings, branch
New England Savings Bank, branch
Norwich Savings Society, two branches
Union Trust Company, two branches

GUILFORD
Bank of Boston Connecticut, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***The Guilford Savings Bank,** main office and branch
The New Haven Savings Bank, branch
OmniBank of Connecticut, Inc., branch

HADDAM
The Connecticut Bank & Trust Company, NA, branch
Farmers and Mechanics Bank, branch
Liberty Bank for Savings, branch

HAMDEN
*American National Bank, main office and two branches
Bank of Boston Connecticut, branch
The Bank of New Haven, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches

Connecticut Savings Bank, two branches
Dime Savings Bank of Wallingford, branch
First Constitution Bank, three branches
Great Country Bank, branch
The New Haven Savings Bank, three branches
People's Bank, two branches
Society for Savings, branch
Union Trust Company, two branches
***Whitney Bank and Trust**

HARTFORD
***Advest Bank**
Bank of Boston Connecticut, two branches
***The Bank of Hartford, Inc.**, main office and three branches
*BayBank Connecticut, NA
Citytrust, branch
*The Connecticut Bank & Trust Company, NA, main office and nine branches
*Connecticut National Bank, main office and eleven branches
***Connecticut Savings & Loan Association**
*Financial Federal Savings Bank
***First Central Bank**
*First National Bank of Connecticut
*Fleet National Bank of Connecticut
***Landmark Bank**, main office and two branches
***Mechanics Savings Bank**, main office and two branches
*Northeast Savings, F.A.
People's Bank, three branches
***Sentinel Bank**
***Society for Savings**, main office and four branches
Union Trust Company, branch
***United Bank & Trust Company**, main office and three branches

HARWINTON
Thomaston Savings Bank, branch

HEBRON
Community National Bank, branch
The Connecticut Bank & Trust Company, NA, two branches
Farmers & Mechanics Bank, branch
Willimantic Savings Institute, branch

KENT
The New Milford Bank & Trust Company, branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch

KILLINGLY
Norwich Savings Society, branch
United Bank & Trust Company, two branches

KILLINGWORTH
American Savings Bank, branch

LEBANON
Willimantic Savings Institute, branch

LEDYARD
Connecticut National Bank, branch
The Dime Savings Bank of Norwich, branch
New England Savings Bank, branch
Norwich Savings Society, branch

LISBON
Norwich Savings Society, branch

LITCHFIELD
First Federal Savings and Loan Association of Torrington, branch
*The First National Bank of Litchfield
***Litchfield Bancorp.**, main office and one branch

MADISON
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, branch
Connecticut Savings Bank, branch
The New Haven Savings Bank, two branches
***OmniBank of Connecticut, Inc.**
People's Bank, branch
Shoreline Bank and Trust Co.
Union Trust, branch

MANCHESTER
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, four branches
First Federal Savings and Loan Association of East Hartford, branch
***Manchester State Bank**, main office and two branches
Mechanics Savings Bank, branch
Northeast Savings, FA, branch
People's Bank, two branches
***Savings Bank of Manchester**, main office and six branches

MANSFIELD
American Savings Bank, branch
BayBank Connecticut, NA, branch
Central Bank, branch
The Connecticut Bank & Trust Company, NA, two branches
Liberty Bank for Savings, branch
Norwich Savings Society, branch
Savings Bank of Manchester, branch
United Bank & Trust Company, two branches

MARLBOROUGH
Community National Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Liberty Bank for Savings, branch

MERIDEN
American National Bank, branch
Bank of Boston Connecticut, two branches
***Central Bank,** main office and four branches
***City Savings Bank of Meriden,** main office and two branches
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, two branches
Founders Bank, branch
***Meriden Trust & Safe Deposit Company**

MIDDLEBURY
American Bank of Connecticut, branch
Bank of Boston Connecticut, branch
Citytrust, branch
Naugatuck Savings Bank, branch

MIDDLEFIELD
American National Bank, branch
MidConn Bank, branch

MIDDLETOWN
Central Bank, branch
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, three branches
***Farmers and Mechanics Bank,** main office and four branches
***Liberty Bank for Savings,** main office and three branches
The New Haven Savings Bank, branch
Society for Savings, branch
United Bank & Trust Company, branch

MILFORD
Bank of Boston Connecticut, branch
The Bank of New Haven, branch
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, three branches
Connecticut Savings Bank, branch
First Constitution Bank, two branches
Mechanics and Farmers Savings Bank, FSB, branch
***The Milford Bank,** main office and branch
The New Haven Savings Bank, branch
OmniBank of Connecticut, Inc., branch
People's Bank, branch
Union Trust, branch

MONROE
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Gateway Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch
The North American Bank & Trust Company, branch
People's Bank, two branches
Society for Savings, branch

MONTVILLE
Connecticut National Bank, branch
Farmers and Mechanics Bank, branch
New England Savings Bank, branch
Norwich Savings Society, branch

MOODUS
Chester Bank, branch
***Moodus Savings Bank**

MOR[illegible]IS
New Milford Savings Bank, branch

NAUGATUCK
Bank of Boston Connecticut, branch
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
***Naugatuck Savings Bank,** main office and two branches
***Naugatuck Valley Savings and Loan Association, Inc.,** main office and two branches

NEW BRITAIN
***American Savings Bank,** main office and three branches
***Burritt InterFinancial Bancorporation,** main office and three branches
Connecticut National Bank, two branches
*Federal Savings Bank, main office and two branches
***First City Bank**
Mechanics Savings Bank, branch
***People's Savings Bank of New Britain,** main office and three branches
Society for Savings, branch
United Bank & Trust Company, four branches

NEW CANAAN
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
First Constitution Bank, branch
Mechanics and Farmers Savings Bank, FSB, two branches
***New Canaan Bank and Trust Company**
People's Bank, branch
Union Trust Co., three branches

NEW FAIRFIELD
***Candlewood Bank & Trust Company**
Connecticut National Bank, branch
The Danbury Savings & Loan Association, Inc., branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch

NEW HARTFORD
Northwest Bank for Savings, branch
United Bank & Trust Company, branch

NEW HAVEN
American National Bank, branch
Amity Bank, branch
Bank of Boston Connecticut, four branches
***The Bank of New Haven,** main office and four branches
Citytrust, two branches
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, ten branches
***Connecticut Savings Bank,** main office and five branches
***First Constitution Bank,** main office and branch
***Founders Bank**
***The New Haven Savings Bank,** main office and three branches
People's Bank, two branches
Saybrook Bank & Trust Company, branch
Union Trust Company, *three branches*

NEW LONDON
***Coastal Savings Bank, FSB,** main office and branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
***First New London Savings & Loan Association**
***New England Savings Bank,** main office and four branches
Union Trust Company, two branches

NEW MILFORD
Bank of Boston Connecticut, two branches
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
The Danbury Savings & Loan Association, Inc., branch
***The New Milford Bank & Trust Company,** main office and two branches
***New Milford Savings Bank,** main office and branch
Union Savings Bank of Danbury, branch
Union Trust Company, branch

NEWINGTON
American Savings Bank, branch
BayBank Connecticut, NA, branch
Burritt InterFinancial Bancorporation, two branches
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Federal Savings Bank, branch
Society for Savings, branch
United Bank & Trust Company, branch

NEWTOWN
Centerbank, branch
Citytrust, branch
Connecticut National Bank, branch
The Danbury Savings & Loan Association, Inc., branch
Gateway Bank, branch
***Newtown Savings Bank**
People's Bank, branch
Union Trust Company, branch

NORFOLK
National Iron Bank, branch

NORTH BRANFORD
Branford Savings Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, branch
The New Haven Savings Bank, branch

NORTH HAVEN
American National Bank, branch
Bank of Boston Connecticut, branch
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Connecticut Savings Bank, branch
Dime Savings Bank of Wallingford, two branches
First Constitution Bank, branch
The New Haven Savings Bank, branch
Union Trust Company, branch

NORTH STONINGTON
Chelsea Groton Savings Bank, branch

NORWALK
Amity Bank, branch
Citytrust, branch
Columbia Federal Savings Bank, branch
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, two branches
***The Fairfield County Savings Bank,** main office and four branches
Fairfield First Bank & Trust Company, branch
***Gateway Bank**
***The Merchants Bank and Trust Company,** main office and four branches
***The Norwalk Bank**
***Norwalk Savings Society,** main office and two branches
People's Bank, branch
Society for Savings, branch
Union Trust Company, two branches

NORWICH
***Chelsea Groton Savings Bank,** main office and two branches
The Connecticut Bank & Trust Company, NA, three branches
Connecticut National Bank, two branches
***The Dime Savings Bank of Norwich,** main office and two branches
***Eastern Savings and Loan Association,** main office and branch
***Norwich Savings Society,** main office and three branches
United Bank & Trust Company, two branches

OAKDALE
Eastern Savings and Loan Association, branch

OLD LYME
Coastal Savings Bank, FSB, branch
Essex Savings Bank, branch
New England Savings Bank, branch
OmniBank of Connecticut, Inc., branch
United Bank & Trust Company, branch

OLD SAYBROOK
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Essex Savings Bank, branch
Liberty Bank for Savings, branch
The New Haven Savings Bank, branch
***Saybrook Bank & Trust Company**
Society for Savings, branch
Union Trust Co., branch

ORANGE
The Bank of New Haven, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Connecticut Savings Bank, branch
Derby Savings Bank, branch
First Constitution Bank, branch
Housatonic Bank & Trust Company, branch
The New Haven Savings Bank, branch
People's Bank, branch
Society for Savings, branch

OXFORD
Naugatuck Savings Bank, branch
Shelton Savings Bank, branch
Seymour Trust Company, branch

PLAINFIELD
Brooklyn Savings Bank, branch
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, branch
Jewett City Savings Bank, branch
New England Savings Bank, branch
Norwich Savings Society, branch

PLAINVILLE
American Savings Bank, branch
Bank of Boston Connecticut, branch
Bristol Savings Bank, branch
Burritt InterFinancial Bancorporation, branch
The Connecticut Bank & Trust Company, NA, branch
Federal Savings Bank, branch
United Bank & Trust Company, branch

PLYMOUTH
Bristol Federal Savings Bank, branch
Bristol Savings Bank, branch
Community Savings Bank, branch
Connecticut National Bank, branch
Thomaston Savings Bank, branch

POMFRET
Putnam Savings Bank, branch

PORTLAND
The Glastonbury Bank & Trust Company, branch
Liberty Bank for Savings, branch
United Bank & Trust Company, branch

PROSPECT
Centerbank, branch
Connecticut National Bank, branch
First Federal Savings and Loan Association of Waterbury, branch

PUTNAM
***Cargill Bank of Connecticut**
*The Citizens National Bank
Connecticut National Bank, branch
Danielson Federal Savings & Loan Association, branch
***Putnam Savings Bank**

REDDING
Norwalk Savings Society, branch
Ridgefield Bank, branch
Union Trust Company, branch
The Westport Bank & Trust Company, branch

RIDGEFIELD
Citytrust, branch
The Connecticut Bank & Trust Company, NA, two branches
Connecticut National Bank, branch
The Danbury Savings & Loan Association, Inc., branch
First Constitution Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch
People's Bank, branch
***Ridgefield Bank**, main office and two branches
Union Trust Company, two branches
***The Village Bank & Trust Company**

ROCKY HILL
The Bank of Hartford, Inc., branch
Burritt InterFinancial Bancorporation, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Farmers and Mechanics Bank, branch
The Glastonbury Bank & Trust Company, branch
MidConn Bank, two branches

ROXBURY
The First National Bank of Litchfield, branch

SALEM
Chelsea Groton Savings Bank, branch

SALISBURY
Litchfield Bancorp, branch
*National Iron Bank
***Salisbury Bank & Trust Company**, main office and branch

SEYMOUR
American Bank of Connecticut, branch
Derby Savings Bank, branch
Great Country Bank, branch
The Merchants Bank and Trust Company, branch
The New Haven Savings Bank, branch
***Seymour Trust Company**

SHARON
Salisbury Bank & Trust Company, branch
New Milford Savings Bank, branch
Union Savings Bank of Danbury, branch

SHELTON
Citytrust, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, three branches
Derby Savings Bank, two branches
Great Country Bank, two branches

People's Bank, branch
Society for Savings, branch
***Shelton Savings Bank**, main office and branch
UST Bank/Connecticut, two branches

SHERMAN
New Milford Savings Bank, branch

SIMSBURY
American Savings Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
Northeast Savings, FA, branch
People's Bank, two branches
Society for Savings, branch
United Bank & Trust Company, two branches

SOMERS
The Connecticut Bank & Trust Company, NA, branch
New England Bank and Trust Company, branch
The Savings Bank of Rockville, branch

SOUTH MERIDEN
Central Bank, branch

SOUTH WINDSOR
Bank of South Windsor, branch
The Connecticut Bank & Trust Company, NA, two branches
First Federal Savings and Loan Association of East Hartford, branch
Savings Bank of Manchester, branch
The Savings Bank of Rockville, branch
Society for Savings, branch

SOUTHBURY
Bank of Boston Connecticut, two branches
Centerbank, two branches
Connecticut National Bank, branch
The Danbury Savings & Loan Association, Inc., branch
Derby Savings Bank, branch
First Federal Savings and Loan Association of Waterbury, branch
Newtown Savings Bank, branch
The North American Bank & Trust Company, branch
People's Bank, branch
Union Trust Company, branch

SOUTHINGTON
Bank of Boston Connecticut, branch
***The Bank of Southington**
Centerbank, branch
Central Bank, branch
The Connecticut Bank & Trust Company, NA, three branches
First Federal Savings and Loan Association of Waterbury, branch
People's Savings Bank of New Britain, branch
***Southington Savings Bank**, main office and two branches
***State Savings Bank**
Union Trust Company, three branches

SPRAGUE
Chelsea Groton Savings Bank, branch

STAFFORD
BayBank Connecticut, NA, branch
The Connecticut Bank & Trust Company, NA, branch
***Stafford Savings Bank**, main office and two branches
Tolland Bank, branch

STAMFORD
Amity Bank, branch
***Bank of Stamford**, main office and branch
*Charter Federal Savings & Loan Association, main office and two branches
Citytrust, two branches
Columbia Federal Savings bank, two branches
The Connecticut Bank & Trust Company, NA, nine branches
Connecticut National Bank, nine branches
***First County Bank**, main office and three branches
First Constitution Bank, four branches
*First National Bank of Stamford, main office and branch
Gateway Bank, five branches
People's Bank, six branches
***RCB Trust Company**
***Sentry Savings and Loan Association**
Society for Savings, branch
***Union Trust Company**, main office and ten branches

STONINGTON
***The Bank of Mystic, Inc.**
Chelsea Groton Savings Bank, two branches

Connecticut National Bank, branch
Liberty Bank for Savings, branch
New England Savings Bank, branch
Willimantic Savings Institute, branch

STRATFORD
The Bank Mart, two branches
Citytrust, two branches
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Derby Savings Bank, branch
Lafayette Bank & Trust Company, two branches
Mechanics and Farmers Savings Bank, FSB, two branches
***The North American Bank & Trust Company,** main office and branch
People's Bank, three branches
Society for Savings, branch

SUFFIELD
Enfield Federal Savings & Loan Association, branch
*The First National Bank of Suffield, main office and branch
New England Bank and Trust Company, branch
***Suffield Bank**

THOMASTON
Bank of Boston Connecticut, branch
Connecticut National Bank, branch
***Thomaston Savings Bank**

THOMPSON
Cargill Bank of Connecticut, branch
The Citizens National Bank, branch
Connecticut National Bank, branch

TOLLAND
Savings Bank of Manchester, branch
***Tolland Bank**

TORRINGTON
Bank of Boston Connecticut, three branches
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, three branches
*First Federal Savings and Loan Association of Torrington, main office and branch
*Summit National Bank, main office and branch
***The Torrington Savings Bank,** main office and branch
Winsted Savings Bank, branch

TRUMBULL
The Bank Mart, two branches
Bank of Boston Connecticut, branch
Citytrust, branch
Columbia Federal Savings Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Lafayette Bank & Trust Company, branch
Mechanics and Farmers Savings Bank, FSB, branch
People's Bank, three branches
Society for Savings, branch
Union Trust Company, branch
UST Bank/Connecticut, branch

VERNON
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
First Federal Savings and Loan Association of East Hartford, two branches
People's Bank, two branches
Savings Bank of Manchester, branch
***The Savings Bank of Rockville,** main office and two branches
Tolland Bank, branch
United Bank & Trust Company, three branches
***Vernon Bank**

WALLINGFORD
American National Bank, branch
Bank of Boston Connecticut, branch
Central Bank, branch
Citytrust, branch
***Colony Savings Bank**
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, three branches
Connecticut Savings Bank, branch
***Dime Savings Bank of Wallingford,** main office and three branches
The New Haven Savings Bank, branch
Union Trust Company, two branches

WASHINGTON
The First National Bank of Litchfield, two branches
Litchfield Bancorp, branch
National Iron Bank, branch
New Milford Savings Bank, branch

WATERBURY
- *American Bank of Connecticut, main office and four branches
- *Bank of Boston Connecticut, main office and three branches
- *Bank of Waterbury, main office and branch
- *Centerbank, main office and five branches
- *Citytrust, three branches
- Connecticut National Bank, four branches
- *First Federal Savings and Loan Association of Waterbury, main office and four branches
- The North American Bank & Trust Company, three branches
- *Security Savings and Loan Association, main office and three branches
- Society for Savings, branch

WATERFORD
- *The Bank of Southeastern Connecticut
- Coastal Savings Bank, FSB, branch
- The Connecticut Bank & Trust Company, NA, branch
- Connecticut National Bank, two branches
- Liberty Bank for Savings, three branches
- New England Savings Bank, branch
- United Bank & Trust Company, branch

WATERTOWN
- American Bank of Connecticut, branch
- Bank of Boston Connecticut, branch
- Centerbank, two branches
- Citytrust, branch
- The Connecticut Bank & Trust Company, NA, branch
- Connecticut National Bank, branch
- First Federal Savings and Loan Association of Waterbury, two branches
- *Heritage Bank
- Thomaston Savings Bank, branch

WESTBROOK
- The Connecticut Bank & Trust Company, NA, branch
- Connecticut National Bank, branch
- OmniBank of Connecticut, Inc., branch

WEST HARTFORD
- American Savings Bank, branch
- Bank of Boston Connecticut, two branches
- The Bank of Hartford, Inc., branch
- Burritt InterFinancial Bancorporation, branch
- Citytrust, two branches
- The Connecticut Bank & Trust Company, NA, five branches
- Connecticut National Bank, three branches
- Farmington Savings Bank, branch
- *First Bank of West Hartford
- Landmark Bank, branch
- Mechanics Savings Bank, three branches
- Northeast Savings, FA, two branches
- People's Bank, two branches
- Society for Savings, three branches
- Union Trust Company, two branches
- United Bank & Trust Company, two branches

WEST HAVEN
- American National Bank, branch
- Bank of Boston Connencticut, two branches
- The Connecticut Bank & Trust Company, NA, branch
- Connecticut National Bank, two branches
- Connecticut Savings Bank, branch
- First Constitution Bank, branch
- The New Haven Savings Bank, two branches
- People's Bank, branch
- Union Trust Company, branch

WESTON
- The Westport Bank & Trust Company, branch

WESTPORT
- The Bank Mart, branch
- The Bank of Darien, branch
- Citytrust, two branches
- *Columbia Federal Savings Bank
- The Connecticut Bank & Trust Company, NA, two branches
- Connecticut National Bank, branch
- Gateway Bank, branch
- Lafayette Bank & Trust Company, branch
- Mechanics and Farmers Savings Bank, FSB, branch
- Norwalk Savings Society, branch
- People's Bank, three branches
- Society for Savings, branch
- Union Trust Company, branch
- *The Westport Bank & Trust Company, main office and two branches

WETHERSFIELD
American Savings Bank, branch
Bank of Boston Connecticut, branch
Central Bank, branch
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***The Equity Bank**
The Glastonbury Bank & Trust Company, branch
Mechanics Savings Bank, branch
Northeast Savings, FA, branch
People's Bank, branch
Society for Savings, two branches
United Bank & Trust Company, branch

WILLINGTON
Tolland Bank, branch
United Bank & Trust Company, two branches

WILTON
Citytrust, two branches
The Connecticut Bank & Trust Company, NA, two branches
Gateway Bank, branch
Mechanics and Farmers Savings Bank, FSB, branch
Norwalk Savings Society, branch
People's Bank, two branches
Union Trust Company, two branches
The Village Bank & Trust Company, branch
***The Wilton Bank**

WINCHESTER
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, branch
***Northwest Bank for Savings**
Summit National Bank, branch
* **Winsted Savings Bank,** main office and branch

WINDHAM
The Connecticut Bank & Trust Company, NA, branch
Liberty Bank for Savings, two branches
New England Savings Bank, branch
United Bank & Trust Company, branch
***Willimantic Savings Institute**

WINDSOR
The Connecticut Bank & Trust Company, NA, branch
Connecticut National Bank, two branches
Mechanics Savings Bank, branch
***New England Bank and Trust Company,** branch
Society for Savings, branch
United Bank & Trust Company, three branches
*Windsor Federal Savings & Loan Association, main office and two branches

WINDSOR LOCKS
The Connecticut Bank & Trust Company, NA, three branches
Suffield Bank, two branches
***Windsor Locks Savings and Loan Association**

WOLCOTT
Bank of Boston Connecticut, branch
Centerbank, branch
The North American Bank & Trust Company, two branches
Security Savings and Loan Association, branch

WOODBRIDGE
***Amity Bank**
The Bank of New Haven, branch
Connecticut Savings Bank, branch
The New Haven Savings Bank, branch
People's Bank, branch

WOODBURY
American Bank of Connecticut, branch
Bank of Boston Connecticut, branch
Centerbank, branch
Naugatuck Savings Bank, branch
Newtown Savings Bank, branch

WOODSTOCK
The Citizens National Bank, branch

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Table No. 1
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR STATE BANKS AND TRUST COMPANIES — DEC. 31, 1989 AND DEC. 31, 1988
(Amounts in thousands of dollars)

ASSETS	12/31/89	12/31/88	Increase Decrease	Percent of Change
Cash and Balances Due From Depository Institutions:				
Noninterest Bearing Balances Currency and Coin	$1,028,376	$1,042,815	$(14,439)	(1.38)
Interest Bearing Balances	115,162	67,044	48,118	71.77
Securities	2,322,229	2,324,635	(2,406)	(.10)
Federal Funds Sold and Securities U/A To Resell	447,912	190,808	257,104	134.74
Loans and Lease Financings Receivables:				
Loans and Leases, Net of Unearned Income	12,570,847	12,080,690	490,157	4.06
Less: Allowances for Loan and Lease Losses	309,903	125,207	184,696	147.51
Less: Allocated Transfer Risk Reserve	0	0	0	.00
Loans and Leases Net of Unearned	12,260,944	11,955,483	305,461	2.55
Assets Held in Trading Accounts	5,539	6,587	(1,048)	(15.91)
Premises and Fixed Assets Including Capitalized Leases	223,404	208,314	15,090	7.24
Other Real Estate Owned	135,626	33,894	101,732	300.15
Investments in Unconsolidated Subs and Associated Cos	44,439	76,647	(32,208)	(42.02)
Customers Liability To This Bank on Acceptances Out	9,586	11,573	(1,987)	(17.17)
Intangible Assets	18,026	11,813	6,213	52.59
Other Assets	345,800	241,429	104,371	43.23
Total Assets	**16,957,043**	**16,171,042**	**786,001**	**4.86**
LIABILITIES				
Deposits:				
In Domestic Offices	14,322,649	13,391,281	931,368	6.96
Noninterest Bearing	2,397,690	2,543,346	(145,656)	(5.73)
Interest Bearing	11,924,959	10,847,935	1,077,024	9.93
In Foreign Offices	0	6,773	(6,773)	****
Noninterest Bearing	0	0	0	.00
Interest Bearing	0	6,773	(6,773)	****
Fed Funds Purchased Secs Sold U/A To Repurchase	938,171	1,121,741	(183,570)	(16.36)
Demand Notes Issued To U.S. Treasury	128,543	159,506	(30,963)	(19.41)
Other Borrowed Money	314,156	133,223	180,933	135.81
Mortgage Indebtedness and Obligations Under Cap Leases	10,861	14,030	(3,169)	(22.59)
Banks Liability on Acceptances Executed and Outstanding	9,586	11,573	(1,987)	(17.17)
Notes and Debentures Subordinated to Deposits	7,005	5,927	1,078	18.19
Other Liabilities	145,055	162,850	(17,795)	(10.93)
Total Liabilities	**15,876,026**	**15,006,904**	**869,122**	**5.79**
Limited Life Preferred Stock	0	0	0	.00
EQUITY CAPITAL				
Perpetual Preferred Stock	10,088	1,000	9,088	908.80
Common Stock	182,253	163,504	18,749	11.47
Surplus	420,156	404,743	15,413	3.81
Undivided Profits and Capital Reserves	468,520	594,891	(126,371)	(21.24)
Cumulative Foreign Currency Translations Adjustments	0	0	0	.00
Total Equity Capital	**1,081,017**	**1,164,138**	**(83,121)**	**(7.14)**
Total Liabilities, LTD Life PFD Stock, Equity Capital	**$16,957,043**	**$16,171,042**	**$786,001**	**4.86**

Table No. 2
STATEMENT OF ASSETS, DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Cash and Due From Depository Institutions	Securities	Federal Funds Sold and Securities U/A To Resell	Loans and Leases Net of Unearned Income	Less: Allowance For Possible Loan Losses
Amity Bank	$ 6,152	$ 25,880	$ 3,500	$ 151,574	$ 1,878
Bank of Boston Connecticut	296,689	169,872	52,000	2,041,677	104,390
Bank of Darien	6,242	18,418	3,850	56,052	1,013
Bank of East Hartford	1,455	8,975	1,640	34,859	412
Bank of Mystic	2,927	5,977	850	55,32_	700
Bank of New Haven	14,969	21,080	0	237,360	3,208
Bank of South Windsor	4,048	938	7,000	13,708	150
Bank of Southeastern Connecticut	4,484	7,386	4,700	60,311	691
Bank of Southington	2,648	2,417	2,775	45,602	470
Bank of Stamford	8,129	11,164	6,950	127,061	3,093
Bank of Waterbury	5,291	3,925	4,000	46,569	644
Brookfield Bank	4,148	7,538	3,500	51,176	500
Candlewood Bank and Trust	1,078	5,167	3,020	33,249	329
Chester Bank	5,101	62,774	0	129,655	1,024
Citytrust	155,580	337,555	80,000	1,987,884	80,359
Connecticut Valley Bank	1,123	0	10,077	22,467	161
Fairfield First Bank & Trust	3,139	0	5,500	51,495	923
First Bank of West Hartford	1,751	14,610	2,000	42,083	451
First Central Bank	381	3,463	0	47,552	476
First City Bank	963	0	6,000	78	1
Founders Bank	3,612	21,384	69	78,451	1,082
Glastonbury Bank and Trust	14,335	46,122	7,300	196,255	1,441
Greenwich Trust	315	0	1,200	25,396	135
Greenwood Bank of Bethel	1,016	724	7,506	22,404	150
Heritage Bank	1,522	725	5,550	16,336	80

Housatonic Bank and Trust	5,488	22,467	0	56,122	1,170
Jewett City Trust	2,778	6,160	2,800	21,357	49
Lafayette Bank and Trust	19,661	80,720	0	252,527	2,396
Landmark Bank	10,142	17,803	6,175	241,349	6,863
Manchester State Bank	4,981	1,454	1,550	89,204	1,047
Merchants Bank and Trust	18,944	20,703	1,500	266,034	3,736
Meriden Trust and Safe Deposit	308	2,613	0	0	0
New Canaan Bank and Trust	5,304	25,469	3,000	75,265	688
New England Bank and Trust	6,830	29,570	1,525	146,938	1,384
New Milford Bank and Trust	10,652	25,092	16,750	145,862	800
North American Bank and Trust	7,992	13,828	15,600	156,283	2,930
Putnam Trust Company of Greenwich	29,872	97,788	36,000	314,267	1,357
RCB Trust	74	650	0	0	0
Salisbury Bank and Trust	6,127	27,969	14,075	117,741	622
Saybrook Bank and Trust	2,174	12,656	4,450	81,382	1,000
Sentinel Bank	2,706	1,962	3,900	80,057	805
Seymour Trust	4,394	78,217	0	84,311	889
Shoreline Bank and Trust	1,161	850	2,900	42,756	351
The Equity Bank	3,601	6,602	4,500	51,169	660
The Norwalk Bank	2,884	2,305	1,500	74,620	731
The Wilton Bank	1,544	2,560	5,450	25,087	237
Union Trust	255,311	641,190	34,100	2,468,394	49,934
United Bank and Trust	152,644	369,388	43,350	1,732,174	21,510
UST Bank/Connecticut	6,134	4,582	5,800	125,282	1,447
Vernon Bank	997	400	900	23,638	178
Village Bank and Trust Company of Ridgefield	6,900	14,480	11,800	74,097	452
Westport Bank and Trust	25,371	33,758	8,500	209,430	4,497
Whitney Bank & Trust	1,466	4,901	2,800	40,927	409
Total	**$1,143,538**	**$2,322,229**	**$447,912**	**$12,570,847**	**$309,903**
Percent to Total Assets	**6.74**	**13.69**	**2.64**	**74.13**	**1.83**

Table No. 2
STATEMENT OF ASSETS, Continued

NAME OF BANK	Loan and Lease Net	Assets Held In Trading Accounts	Premises and Fixed Assets Including Capitalized Leases	Other Real Estate Owned	Investments In Unconsolidated Subs and Associated Cos
Amity Bank	$ 149,696	$ 0	$ 1,132	$ 300	$ 0
Bank of Boston Connecticut	1,937,287	941	39,681	76,173	0
Bank of Darien	55,039	0	2,076	309	0
Bank of East Hartford	34,447	0	379	183	0
Bank of Mystic	54,620	0	657	0	0
Bank of New Haven	234,152	0	4,167	7,543	0
Bank of South Windsor	13,558	0	1,019	0	0
Bank of Southeastern Connecticut	59,620	0	302	0	0
Bank of Southington	45,132	0	1,426	0	0
Bank of Stamford	123,968	0	1,904	3,463	0
Bank of Waterbury	45,925	0	713	0	0
Brookfield Bank	50,676	0	571	0	0
Candlewood Bank and Trust	32,920	0	342	0	0
Chester Bank	128,631	0	2,944	0	0
Citytrust	1,907,525	0	32,613	22,191	42,542
Connecticut Valley Bank	22,306	0	1,261	0	0
Fairfield First Bank & Trust	50,572	0	393	0	0
First Bank of West Hartford	41,632	0	826	0	0
First Central Bank	47,076	0	1,963	0	0
First City Bank	77	0	177	0	0
Founders Bank	77,369	0	1,881	0	0
Glastonbury Bank and Trust	194,814	448	10,673	1,470	0
Greenwich Trust	25,261	0	349	0	0
Greenwood Bank of Bethel	22,254	0	987	0	0
Heritage Bank	16,256	0	887	0	0

Housatonic Bank and Trust	54,952	0	2,084	1,440	0
Jewett City Trust	21,308	0	1,153	0	0
Lafayette Bank and Trust	250,131	0	4,406	3,466	0
Landmark Bank	234,486	0	5,123	0	0
Manchester State Bank	88,157	0	1,389	0	0
Merchants Bank and Trust	262,298	0	3,974	6,474	1,897
Meriden Trust and Safe Deposit	0	0	1	0	0
New Canaan Bank and Trust	74,577	0	1,080	0	0
New England Bank and Trust	145,554	0	3,723	0	0
New Milford Bank and Trust	145,062	0	3,358	0	0
North American Bank and Trust	153,353	0	3,671	3,196	0
Putnam Trust Company of Greenwich	312,910	0	4,562	0	0
RCB Trust	0	0	2,210	0	0
Salisbury Bank and Trust	117,119	0	1,872	140	0
Saybrook Bank and Trust	80,382	0	1,823	230	0
Sentinel Bank	79,252	0	713	115	0
Seymour Trust	83,422	0	1,366	0	0
Shoreline Bank and Trust	42,405	0	332	0	0
The Equity Bank	50,509	0	449	0	0
The Norwalk Bank	73,889	0	1,739	0	0
The Wilton Bank	24,850	0	374	0	0
Union Trust	2,418,460	46	42,866	2,582	0
United Bank and Trust	1,710,664	4,104	15,444	3,944	0
UST Bank/Connecticut	123,835	0	2,541	483	0
Vernon Bank	23,460	0	561	0	0
Village Bank and Trust Company of Ridgefield	73,645	0	843	0	0
Westport Bank and Trust	204,933	0	4,804	1,924	0
Whitney Bank & Trust	40,518	0	1,620	0	0
Total	**$12,260,944**	**$5,539**	**$223,404**	**$135,626**	**$44,439**
Percent to Total Assets	**72.31**	**.03**	**1.32**	**.80**	**.26**

Table No. 2
STATEMENT OF ASSETS, Concluded

NAME OF BANK	Customers Liability To This Bank On Acceptances Out	Intangible Assets	Other Assets	Total Assets
Amity Bank	$ 0	$ 0	$ 4,251	$ 190,911
Bank of Boston Connecticut	242	6,474	82,235	2,661,594
Bank of Darien	0	9	1,266	87,209
Bank of East Hartford	0	0	672	47,751
Bank of Mystic	0	78	758	65,867
Bank of New Haven	0	0	4,870	286,781
Bank of South Windsor	0	88	839	27,490
Bank of Southeastern Connecticut	0	0	1,116	77,608
Bank of Southington	0	30	426	54,854
Bank of Stamford	0	0	3,967	159,545
Bank of Waterbury	0	6	907	60,767
Brookfield Bank	0	42	912	67,387
Candlewood Bank and Trust	0	30	545	43,102
Chester Bank	0	0	2,998	202,448
Citytrust	557	8,974	38,921	2,626,458
Connecticut Valley Bank	0	17	387	35,171
Fairfield First Bank & Trust	0	25	1,290	60,919
First Bank of West Hartford	0	46	845	61,710
First Central Bank	0	0	924	53,807
First City Bank	0	0	349	7,566
Founders Bank	0	35	1,700	106,048
Glastonbury Bank and Trust	0	0	3,440	278,602
Greenwich Trust	0	0	415	27,540
Greenwood Bank of Bethel	0	141	140	32,766
Heritage Bank	0	0	292	25,232

Housatonic Bank and Trust	0	0	1,587	88,018
Jewett City Trust	0	0	426	34,625
Lafayette Bank and Trust	0	0	4,959	363,343
Landmark Bank	0	0	4,031	277,760
Manchester State Bank	0	0	1,161	98,692
Merchants Bank and Trust	0	3	7,546	323,339
Meriden Trust and Safe Deposit	0	0	14	2,936
New Canaan Bank and Trust	0	0	1,329	110,759
New England Bank and Trust	0	0	2,604	189,806
New Milford Bank and Trust	0	0	2,239	203,153
North American Bank and Trust	0	412	4,442	202,494
Putnam Trust Company of Greenwich	0	0	7,719	488,851
RCB Trust	0	34	1,841	4,809
Salisbury Bank and Trust	0	0	1,822	169,124
Saybrook Bank and Trust	0	0	1,948	103,663
Sentinel Bank	0	9	985	89,642
Seymour Trust	0	0	17,575	184,974
Shoreline Bank and Trust	0	16	642	48,306
The Equity Bank	0	7	1,063	66,731
The Norwalk Bank	0	183	857	83,357
The Wilton Bank	0	24	409	35,211
Union Trust	8,787	1,052	83,532	3,487,926
United Bank and Trust	0	188	33,116	2,332,842
UST Bank/Connecticut	0	0	1,778	145,153
Vernon Bank	0	54	215	26,587
Village Bank and Trust Company of Ridgefield	0	0	1,237	108,905
Westport Bank and Trust	0	0	5,516	284,806
Whitney Bank & Trust	0	51	742	52,098
Total	**$9,586**	**$18,026**	**$345,800**	**$16,957,043**
Percent to Total Assets	**.06**	**.11**	**2.04**	**100.00**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Deposits Noninterest Bearing	Deposits Interest Bearing	Fed Funds Purchased Secs Sold U/A To Repurchase	Demand Notes Issued to U.S. Treasury	Other Borrowed Money
Amity Bank	$ 15,316	$ 155,392	$ 0	$ 745	$ 0
Bank of Boston Connecticut	448,037	1,849,740	145,159	27,406	35,889
Bank of Darien	9,157	67,691	0	0	0
Bank of East Hartford	3,287	37,949	0	0	0
Bank of Mystic	2,932	53,560	0	0	0
Bank of New Haven	39,041	199,745	12,062	0	0
Bank of South Windsor	3,414	17,592	0	0	0
Bank of Southeastern Connecticut	9,290	62,328	0	424	0
Bank of Southington	5,557	42,040	0	0	0
Bank of Stamford	13,188	126,979	3,700	0	0
Bank of Waterbury	5,309	50,751	0	0	0
Brookfield Bank	4,073	56,906	0	0	0
Candlewood Bank and Trust	1,719	35,987	0	0	0
Chester Bank	38,203	100,014	41,200	871	5,000
Citytrust	333,114	2,067,807	66,281	28,425	27,116
Connecticut Valley Bank	1,895	27,614	350	0	0
Fairfield First Bank & Trust	4,335	49,276	0	0	0
First Bank of West Hartford	3,219	51,346	0	0	0
First Central Bank	1,441	13,680	22,195	11	0
First City Bank	0	1,469	0	0	0
Founders Bank	5,946	80,579	10,865	68	0
Glastonbury Bank and Trust	37,411	201,744	5,425	15,405	0
Greenwich Trust	458	18,960	0	0	0
Greenwood Bank of Bethel	2,941	24,253	0	0	0
Heritage Bank	1,185	18,394	0	0	0

Housatonic Bank and Trust	6,742	69,697	6,024	660	0
Jewett City Trust	4,821	26,434	0	0	0
Lafayette Bank and Trust	60,088	257,941	19,542	0	0
Landmark Bank	21,007	231,467	11,850	0	0
Manchester State Bank	16,674	74,592	0	0	0
Merchants Bank and Trust	48,686	251,598	279	3,582	1,800
Meriden Trust and Safe Deposit	0	100	0	0	0
New Canaan Bank and Trust	10,512	89,281	0	458	0
New England Bank and Trust	28,642	143,920	1,946	1,548	0
New Milford Bank and Trust	11,093	169,246	0	0	0
North American Bank and Trust	24,692	160,876	2,050	813	0
Putnam Trust Company of Greenwich	69,205	375,531	0	505	0
RCB Trust	0	0	0	0	0
Salisbury Bank and Trust	15,686	139,381	0	0	0
Saybrook Bank and Trust	6,516	88,521	0	0	0
Sentinel Bank	3,858	75,726	0	290	0
Seymour Trust	35,842	84,281	43,899	0	5,000
Shoreline Bank and Trust	1,961	40,673	0	0	0
The Equity Bank	4,174	53,881	0	0	0
The Norwalk Bank	6,408	67,033	0	0	19
The Wilton Bank	2,712	28,478	0	0	0
Union Trust	663,604	2,184,879	372,975	138	132
United Bank and Trust	282,686	1,426,138	165,817	46,694	238,700
UST Bank/Connecticut	18,062	109,222	5,535	500	500
Vernon Bank	2,402	20,410	0	0	0
Village Bank and Trust Company of Ridgefield	8,206	88,230	0	0	0
Westport Bank and Trust	50,766	212,002	1,017	0	0
Whitney Bank & Trust	2,177	43,625	0	0	0
Total	**$2,397,690**	**$11,924,959**	**$938,171**	**$128,543**	**$314,156**
Percent to Total Assets	**14.14**	**70.32**	**5.53**	**.76**	**1.85**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Mortgage Indebtedness And Obligations Under Cap Leases	Banks Liability On Acceptances Executed and Outstanding	Notes and Debentures Subordinated To Deposits	Other Liabilities	Total Liabilities
Amity Bank	$ 0	$ 0	$ 1,090	$ 7,431	$ 179,974
Bank of Boston Connecticut	2,951	242	970	23,050	2,533,444
Bank of Darien	71	0	0	890	77,809
Bank of East Hartford	0	0	0	756	41,992
Bank of Mystic	0	0	0	890	57,382
Bank of New Haven	0	0	0	4,226	255,074
Bank of South Windsor	0	0	0	798	21,804
Bank of Southeastern Connecticut	0	0	0	407	72,449
Bank of Southington	0	0	0	267	47,864
Bank of Stamford	0	0	0	2,493	146,360
Bank of Waterbury	0	0	0	287	56,347
Brookfield Bank	0	0	0	116	61,095
Candlewood Bank and Trust	0	0	0	297	38,003
Chester Bank	2,377	0	0	466	188,131
Citytrust	915	557	71	18,077	2,542,363
Connecticut Valley Bank	0	0	0	368	30,227
Fairfield First Bank & Trust	0	0	0	824	54,435
First Bank of West Hartford	0	0	0	433	54,998
First Central Bank	0	0	0	118	37,445
First City Bank	0	0	0	521	1,990
Founders Bank	0	0	0	218	97,676
Glastonbury Bank and Trust	0	0	0	2,723	262,708
Greenwich Trust	0	0	0	169	19,587
Greenwood Bank of Bethel	846	0	0	227	28,267
Heritage Bank	0	0	0	64	19,643

Housatonic Bank and Trust	0	0	0	624	83,747
Jewett City Trust	123	0	0	78	31,456
Lafayette Bank and Trust	1,143	0	0	4,553	343,267
Landmark Bank	0	0	0	3,521	267,845
Manchester State Bank	0	0	0	1,531	92,797
Merchants Bank and Trust	202	0	1,874	2,075	310,096
Meriden Trust and Safe Deposit	0	0	0	177	277
New Canaan Bank and Trust	0	0	0	999	101,250
New England Bank and Trust	0	0	0	798	176,854
New Milford Bank and Trust	333	0	0	705	181,377
North American Bank and Trust	0	0	3,000	727	192,158
Putnam Trust Company of Greenwich	164	0	0	5,572	450,977
RCB Trust	0	0	0	793	793
Salisbury Bank and Trust	0	0	0	1,622	156,689
Saybrook Bank and Trust	215	0	0	428	95,680
Sentinel Bank	167	0	0	466	80,507
Seymour Trust	0	0	0	554	169,576
Shoreline Bank and Trust	0	0	0	394	43,028
The Equity Bank	0	0	0	884	58,939
The Norwalk Bank	0	0	0	1,813	75,273
The Wilton Bank	0	0	0	407	31,597
Union Trust	745	8,787	0	16,867	3,248,127
United Bank and Trust	0	0	0	27,246	2,187,281
UST Bank/Connecticut	0	0	0	1,168	134,987
Vernon Bank	0	0	0	185	22,997
Village Bank and Trust Company of Ridgefield	0	0	0	1,749	98,185
Westport Bank and Trust	609	0	0	2,434	266,828
Whitney Bank & Trust	0	0	0	569	46,371
Total	**$ 10,861**	**$ 9,586**	**$ 7,005**	**$ 145,055**	**$ 15,876,026**
Percent to Total Assets	**.06**	**.06**	**.04**	**.86**	**93.62**

Table No. 4
LOANS AND LEASE FINANCING RECEIVABLES
CONSOLIDATED FIGURES
DEC. 31, 1989

	Total (000's)	Percent To Total Loans
Loans Secured by Real Estate:		
Construction and Land Development	$ 1,351,527	$ 10.72
Secured by Farmland (including farm residential and Other Improvements)	8,757	.07
Secured by 1-4 Family Residential Properties	3,524,413	27.96
Secured by Multifamily (5 or more) Residential Properties	149,181	1.18
Secured by nonfarm nonresidential properties	2,001,135	15.88
Foreign Department Mortgages	0	
Loans to depository institutions	30,447	.24
Loans to finance agricultural production and other loans to farmers	1,120	.01
Commercial and industrial loans	3,759,059	29.82
Acceptances of other banks	6,639	.05
Loans to individuals for household, family and other personal expenditures (including purchased paper):		
Credit cards and related plans (includes check credit and other revolving credit plans)	200,126	1.59
Other (includes single payment and installment)	1,036,098	8.22
Loans to foreign governments and official institutions (including foreign central banks)	3,622	.03
Obligations (other than securities) of states and political subdivisions in the U.S.:		
Subdivisions in ther U.S.	211,954	1.68
All other loans	311,319	2.47
Lease financing receivables (net of unearned income)	10,055	.08
Total Loans and Leases, Gross	**12,605,452**	**100.00**
Less: Unearned Income on Loans Reflected in Items Above	**34,605**	**.27**
Total Loans and Leases (Excluding Unearned Income)	**$ 12,570,847**	**99.73**

Table No. 5
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1989

	Total (000's)	Percent To Total Operating Income
Interest Income:		
On loans	$1,424,264	78.03
On lease financing receivables	1,396	.08
On balances due from depository institutions	4,482	.25
On securities	192,028	6.86
On assets held in trading accounts	787	.04
On fed funds sold and secs purchased U/A to resell	21,831	1.20
Total interest income	**1,644,788**	**90.11**
Interest Expense:		
On deposits	901,945	49.41
On fed funds purchased and sec sold U/A to repurchase	96,180	5.27
On demand to US Treas and other borrowed money	36,844	2.02
On mortgage indebt and oblig under capitalized leases	1,281	.07
On notes and debentures subordinated to deposits	663	.04
Total Interest Expense	1,036,913	56.81
Net Interest Income	**607,875**	**33.30**
Provision for loan and lease losses	348,896	19.11
Provision for allocated transfer risk	0	
Noninterest income:		
On fiduciary activities	51,851	2.84
On deposit accounts in domestic offices	39,729	2.18
On gains (losses) on foreign exchange trans	290	.02
On other foreign transactions gains (losses)	172	.01
On gains (losses) from assets held in trading accts	1,083	.06
On other noninterest income	87,344	4.79
Total noninterest income	**180,469**	**9.89**
Gains (losses) on secs not held in trading account	7,269	.40
Noninterest expense:		
Salaries and employee benefits	268,809	14.73
Of premises and fixed assets	90,573	4.96
Other noninterest expenses	181,845	9.96
Total noninterest expense	**541,227**	**29.65**
Income (loss) before income taxes and extraordinary items and other adjustments	(94,510)	(5.18)
Applicable income taxes on previous line	(10,067)	(.55)
Income (loss) before extraordinary items and other adjs	(84,443)	(4.63)
Extraordinary items and other adjs gross of income taxes	494	.03
Applicable income taxes on previous line	0	
Extraordinary items and other adjs, net of income taxes	494	.03
Net income (loss)	**$ (83,949)**	**(4.60)**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Limited-Life Preferred Stock	Perpetual Preferred Stock	Common Stock	Surplus
Amity Bank	$ 0	$ 1,000	$ 2,239	$ 3,893
Bank of Boston Connecticut	0	0	15,856	71,876
Bank of Darien	0	0	2,740	7,090
Bank of East Hartford	0	3,161	3,037	(439)
Bank of Mystic	0	0	5,095	3,458
Bank of New Haven	0	0	4,011	21,117
Bank of South Windsor	0	0	3,448	2,989
Bank of Southeastern Connecticut	0	0	1,500	1,500
Bank of Southington	0	0	3,620	2,838
Bank of Stamford	0	0	2,213	13,425
Bank of Waterbury	0	0	3,569	2,302
Brookfield Bank	0	0	2,844	2,923
Candlewood Bank and Trust	0	0	2,877	2,088
Chester Bank	0	0	574	4,500
Citytrust	0	0	8,398	53,904
Connecticut Valley Bank	0	0	2,182	3,229
Fairfield First Bank & Trust	0	0	3,549	2,715
First Bank of West Hartford	0	0	4,035	3,965
First Central Bank	0	0	1,000	15,750
First City Bank	0	0	3,100	2,932
Founders Bank	0	0	4,295	3,054
Glastonbury Bank and Trust	0	0	3,225	4,498
Greenwich Trust	0	1,000	7,000	0
Greenwood Bank of Bethel	0	0	705	5,231
Heritage Bank	0	0	651	5,864

Housatonic Bank and Trust	0	0	2,031	3,707
Jewett City Trust	0	0	120	480
Lafayette Bank and Trust	0	0	620	7,717
Landmark Bank	0	4,927	13,669	0
Manchester State Bank	0	0	1,000	850
Merchants Bank and Trust	0	0	977	12,091
Meriden Trust and Safe Deposit	0	0	100	600
New Canaan Bank and Trust	0	0	1,635	3,187
New England Bank and Trust	0	0	1,634	4,857
New Milford Bank and Trust	0	0	13,119	4,887
North American Bank and Trust	0	0	1,737	3,508
Putnam Trust Company of Greenwich	0	0	6,883	0
RCB Trust	0	0	1,000	2,700
Salisbury Bank and Trust	0	0	886	4,775
Saybrook Bank and Trust	0	0	1,000	5,744
Sentinel Bank	0	0	4,751	4,715
Seymour Trust	0	0	500	2,500
Shoreline Bank and Trust	0	0	2,665	2,203
The Equity Bank	0	0	5,567	1,904
The Norwalk Bank	0	0	10	10,126
The Wilton Bank	0	0	2,013	1,900
Union Trust	0	0	14,423	55,956
United Bank and Trust	0	0	1,878	20,688
UST Bank/Connecticut	0	0	2,994	2,093
Vernon Bank	0	0	2,500	2,500
Village Bank and Trust Company of Ridgefield	0	0	2,073	4,820
Westport Bank and Trust	0	0	1,445	11,686
Whitney Bank & Trust	0	0	3,260	3,260
Total	**$ 0**	**$ 10,088**	**$ 182,253**	**$ 420,156**
Percent to Total Assets	**.00**	**.06**	**1.07**	**2.48**

Table No. 3
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Concluded

NAME OF BANK	Undivided Profits and Capital Reserves	Cumulative Foreign Currency Translations Adjustments	Total Equity Capital	Total Liabilities and Equity Capital
Amity Bank	$ 3,805	$ 0	$ 10,937	$ 190,911
Bank of Boston Connecticut	40,418	0	128,150	2,661,594
Bank of Darien	(430)	0	9,400	87,209
Bank of East Hartford	0	0	5,759	47,751
Bank of Mystic	(68)	0	8,485	65,867
Bank of New Haven	6,579	0	31,707	286,781
Bank of South Windsor	(751)	0	5,686	27,490
Bank of Southeastern Connecticut	2,159	0	5,159	77,608
Bank of Southington	532	0	6,990	54,854
Bank of Stamford	(2,453)	0	13,185	159,545
Bank of Waterbury	(1,451)	0	4,420	60,767
Brookfield Bank	525	0	6,292	67,387
Candlewood Bank and Trust	134	0	5,099	43,102
Chester Bank	9,243	0	14,317	202,448
Citytrust	21,793	0	84,095	2,626,458
Connecticut Valley Bank	(467)	0	4,944	35,171
Fairfield First Bank & Trust	220	0	6,484	60,919
First Bank of West Hartford	(1,288)	0	6,712	61,710
First Central Bank	(388)	0	16,362	53,807
First City Bank	(456)	0	5,576	7,566
Founders Bank	1,023	0	8,372	106,048
Glastonbury Bank and Trust	8,171	0	15,894	278,602
Greenwich Trust	(47)	0	7,953	27,540
Greenwood Bank of Bethel	(1,437)	0	4,499	32,766
Heritage Bank	(926)	0	5,589	25,232

Housatonic Bank and Trust	(1,467)	0	4,271	88,018
Jewett City Trust	2,569	0	3,169	34,625
Lafayette Bank and Trust	11,739	0	20,076	363,343
Landmark Bank	(8,681)	0	9,915	277,760
Manchester State Bank	4,045	0	5,895	98,692
Merchants Bank and Trust	175	0	13,243	323,339
Meriden Trust and Safe Deposit	1,959	0	2,659	2,936
New Canaan Bank and Trust	4,687	0	9,509	110,759
New England Bank and Trust	6,461	0	12,952	189,806
New Milford Bank and Trust	3,770	0	21,776	203,153
North American Bank and Trust	5,091	0	10,336	202,494
Putnam Trust Company of Greenwich	30,991	0	37,874	488,851
RCB Trust	316	0	4,016	4,809
Salisbury Bank and Trust	6,774	0	12,435	169,124
Saybrook Bank and Trust	1,239	0	7,983	103,663
Sentinel Bank	(331)	0	9,135	89,642
Seymour Trust	12,398	0	15,398	184,974
Shoreline Bank and Trust	410	0	5,278	48,306
The Equity Bank	321	0	7,792	66,731
The Norwalk Bank	(2,052)	0	8,084	83,357
The Wilton Bank	(299)	0	3,614	35,211
Union Trust	169,420	0	239,799	3,487,926
United Bank and Trust	122,995	0	145,561	2,332,842
UST Bank/Connecticut	5,079	0	10,166	145,153
Vernon Bank	(1,410)	0	3,590	26,587
Village Bank and Trust Company of Ridgefield	3,827	0	10,720	108,905
Westport Bank and Trust	4,847	0	17,978	284,806
Whitney Bank & Trust	(793)	0	5,727	52,098
Total	**$ 468,520**	**$ 0**	**$ 1,081,017**	**$ 16,957,043**
Percent to Total Assets	**2.76**	**.00**	**6.38**	**100.00**

Table No. 6
INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Interest Income				
	On Loans	On Lease Financing Receivables	On Balances Due From Depository Institutions	On Securities	On Assets Held In Trading Accounts
Amity Bank	$ 18,806	$ 0	$ 0	$ 1,382	$ 0
Bank of Boston Connecticut	241,090	1	1,403	15,834	35
Bank of Darien	7,064	0	41	1,098	0
Bank of East Hartford	4,068	0	0	722	0
Bank of Mystic	6,125	0	142	277	0
Bank of New Haven	26,803	0	0	2,142	0
Bank of South Windsor	430	0	159	24	0
Bank of Southeastern Connecticut	6,742	0	77	627	0
Bank of Southington	4,547	0	108	135	0
Bank of Stamford	15,780	0	115	1,015	0
Bank of Waterbury	5,491	0	62	413	0
Brookfield Bank	5,732	0	23	575	0
Candlewood Bank and Trust	3,329	0	93	474	0
Chester Bank	13,378	0	28	5,427	0
Citytrust	236,082	33	0	24,424	0
Connecticut Valley Bank	2,299	0	0	0	0
Fairfield First Bank & Trust	5,650	0	34	0	0
First Bank of West Hartford	4,280	0	0	1,545	0
First Central Bank	2,114	0	11	259	0
First City Bank	0	0	140	0	0
Founders Bank	9,286	0	0	1,807	0
Glastonbury Bank and Trust	22,419	0	9	3,184	85
Greenwich Trust	1,599	475	0	0	0
Greenwood Bank of Bethel	1,168	91	2	24	0
Heritage Bank	1,087	0	50	49	0

Housatonic Bank and Trust	7,178	0	382	1,736	0
Jewett City Trust	2,344	0	158	413	0
Lafayette Bank and Trust	27,775	0	131	4,848	0
Landmark Bank	26,645	0	0	1,395	0
Manchester State Bank	9,354	0	0	124	0
Merchants Bank and Trust	31,179	0	0	1,939	0
Meriden Trust and Safe Deposit	183	0	146	170	0
New Canaan Bank and Trust	8,086	0	0	1,983	0
New England Bank and Trust	16,455	0	0	2,116	0
New Milford Bank and Trust	15,816	0	0	2,851	0
North American Bank and Trust	17,536	602	6	991	0
Putnam Trust Company of Greenwich	32,324	0	0	8,687	0
RCB Trust	0	0	60	0	0
Salisbury Bank and Trust	11,768	0	0	1,891	0
Saybrook Bank and Trust	10,391	0	46	753	0
Sentinel Bank	9,047	0	41	171	0
Seymour Trust	9,211	0	0	7,505	0
Shoreline Bank and Trust	5,071	0	0	76	0
The Equity Bank	5,654	0	55	384	0
The Norwalk Bank	7,605	0	34	197	0
The Wilton Bank	2,929	0	5	228	0
Union Trust	276,448	194	769	52,641	561
United Bank and Trust	195,080	0	0	34,637	106
UST Bank/Connecticut	15,570	0	0	353	0
Vernon Bank	1,587	0	44	30	0
Village Bank and Trust Company of Ridgefield	8,000	0	87	932	0
Westport Bank and Trust	22,561	0	0	3,129	0
Whitney Bank & Trust	3,098	0	21	411	0
Total	**$1,424,264**	**$ 1,396**	**$ 4,482**	**$ 192,028**	**$ 787**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income		Interest Expense		
	On Federal Funds Sold & Securities Purchased U/A To Resell	Total Interest Income	On Deposits	On Fed Funds Purchased & Securities Sold U/A To Repurchase	On Demand To US Treasury And Other Borrowed Money
Amity Bank	$ 670	$ 20,858	$ 13,391	$ 0	$ 65
Bank of Boston Connecticut	1,764	260,127	146,762	13,045	9,719
Bank of Darien	161	8,364	4,649	85	0
Bank of East Hartford	188	4,978	3,136	5	0
Bank of Mystic	185	6,729	4,356	0	0
Bank of New Haven	417	29,362	16,158	335	0
Bank of South Windsor	477	1,090	584	0	0
Bank of Southeastern Connecticut	321	7,767	4,780	0	34
Bank of Southington	294	5,084	2,950	0	0
Bank of Stamford	655	17,565	9,673	653	0
Bank of Waterbury	147	6,113	3,855	9	13
Brookfield Bank	281	6,611	4,173	0	0
Candlewood Bank and Trust	225	4,121	2,563	0	0
Chester Bank	0	18,833	8,114	3,934	65
Citytrust	1,168	261,707	162,808	8,540	5,949
Connecticut Valley Bank	600	2,899	2,062	0	0
Fairfield First Bank & Trust	398	6,082	3,461	0	0
First Bank of West Hartford	193	6,018	3,888	123	0
First Central Bank	243	2,627	645	272	0
First City Bank	31	171	4	0	27
Founders Bank	213	11,306	6,630	906	0
Glastonbury Bank and Trust	195	25,892	14,684	696	561
Greenwich Trust	0	2,074	1,328	0	0
Greenwood Bank of Bethel	613	1,898	976	0	0
Heritage Bank	667	1,853	960	0	0

Housatonic Bank and Trust	110	9,406	5,854	304	54
Jewett City Trust	250	3,165	1,762	0	0
Lafayette Bank and Trust	161	32,915	18,056	1,115	0
Landmark Bank	523	28,563	18,852	1,517	0
Manchester State Bank	165	9,643	5,766	4	0
Merchants Bank and Trust	228	33,346	20,796	134	268
Meriden Trust and Safe Deposit	0	499	135	0	0
New Canaan Bank and Trust	322	10,391	6,058	9	25
New England Bank and Trust	135	18,706	10,906	60	111
New Milford Bank and Trust	327	18,994	11,735	83	0
North American Bank and Trust	796	19,931	11,513	319	45
Putnam Trust Company of Greenwich	1,831	42,842	26,202	8	2
RCB Trust	0	60	0	0	0
Salisbury Bank and Trust	830	14,489	9,522	46	0
Saybrook Bank and Trust	241	11,431	7,088	143	0
Sentinel Bank	318	9,577	6,307	0	23
Seymour Trust	0	16,716	5,739	3,820	0
Shoreline Bank and Trust	142	5,289	3,307	0	0
The Equity Bank	458	6,551	4,030	0	0
The Norwalk Bank	285	8,121	5,457	2	0
The Wilton Bank	228	3,390	1,689	0	0
Union Trust	2,032	332,645	162,295	37,997	2,494
United Bank and Trust	583	230,406	104,455	20,753	17,389
UST Bank/Connecticut	269	16,192	8,143	966	0
Vernon Bank	253	1,914	1,019	0	0
Village Bank and Trust Company of Ridgefield	795	9,814	5,354	0	0
Westport Bank and Trust	271	25,961	15,012	282	0
Whitney Bank & Trust	172	3,702	2,243	15	0
Total	**$ 21,831**	**$ 1,644,788**	**$ 901,945**	**$ 96,180**	**$ 36,844**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Expense				
	On Mortgage Indebt and Oblig Under Capitalized Leases	On Notes and Debentures Subordinated To Deposits	Total Interest Expense	Net Interest Income	Provisions For Loan and Lease Losses
Amity Bank	$ 0	$ 130	$ 13,586	$ 7,272	$ 1,394
Bank of Boston Connecticut	365	67	169,958	90,169	114,309
Bank of Darien	10	0	4,744	3,620	1,243
Bank of East Hartford	0	0	3,141	1,837	215
Bank of Mystic	0	0	4,356	2,373	437
Bank of New Haven	0	0	16,493	12,869	2,769
Bank of South Windsor	0	0	584	506	0
Bank of Southeastern Connecticut	0	0	4,814	2,953	655
Bank of Southington	0	0	2,950	2,134	143
Bank of Stamford	0	0	10,326	7,239	3,464
Bank of Waterbury	0	0	3,877	2,236	731
Brookfield Bank	0	0	4,173	2,438	391
Candlewood Bank and Trust	0	0	2,563	1,558	253
Chester Bank	303	0	12,416	6,417	400
Citytrust	86	5	177,388	84,319	97,782
Connecticut Valley Bank	17	0	2,079	820	154
Fairfield First Bank & Trust	0	0	3,461	2,621	655
First Bank of West Hartford	0	0	4,011	2,007	1,382
First Central Bank	0	0	917	1,710	476
First City Bank	0	0	31	140	1
Founders Bank	0	0	7,536	3,770	1,057
Glastonbury Bank and Trust	0	0	15,941	9,951	270
Greenwich Trust	0	0	1,328	746	135
Greenwood Bank of Bethel	113	0	1,089	809	213
Heritage Bank	0	0	960	893	80

Housatonic Bank and Trust	0	0	6,212	3,194	2,125
Jewett City Trust	15	0	1,777	1,388	31
Lafayette Bank and Trust	134	0	19,305	13,610	954
Landmark Bank	0	0	20,369	8,194	10,585
Manchester State Bank	0	0	5,770	3,873	225
Merchants Bank and Trust	24	194	21,416	11,930	8,700
Meriden Trust and Safe Deposit	20	0	155	344	0
New Canaan Bank and Trust	0	0	6,092	4,299	340
New England Bank and Trust	2	0	11,079	7,627	680
New Milford Bank and Trust	53	0	11,871	7,123	48
North American Bank and Trust	0	267	12,144	7,787	3,690
Putnam Trust Company of Greenwich	12	0	26,284	16,558	616
RCB Trust	0	0	0	60	0
Salisbury Bank and Trust	0	0	9,568	4,921	240
Saybrook Bank and Trust	20	0	7,251	4,180	1,148
Sentinel Bank	13	0	6,343	3,234	1,308
Seymour Trust	0	0	9,559	7,157	440
Shoreline Bank and Trust	0	0	3,307	1,982	100
The Equity Bank	0	0	4,030	2,521	590
The Norwalk Bank	0	0	5,459	2,662	400
The Wilton Bank	0	0	1,689	1,701	108
Union Trust	18	0	202,804	129,841	71,226
United Bank and Trust	0	0	142,597	87,809	8,881
UST Bank/Connecticut	0	0	9,109	7,083	411
Vernon Bank	0	0	1,019	895	172
Village Bank and Trust Company of Ridgefield	0	0	5,354	4,460	96
Westport Bank and Trust	76	0	15,370	10,591	6,737
Whitney Bank & Trust	0	0	2,258	1,444	436
Total	**$ 1,281**	**$ 663**	**$ 1,036,913**	**$ 607,875**	**$ 348,896**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Provisions For Allocated Transfer Risk	Noninterest Income			
		On Fiduciary Activities	On Deposit Accounts In Domestic Offices	On Gains (Losses) On Foreign Exchange Transactions	On Other Foreign Transactions Gains (Losses)
Amity Bank	$ 0	$ 0	$ 412	$ 0	$ 0
Bank of Boston Connecticut	0	11,289	9,435	290	0
Bank of Darien	0	0	282	0	0
Bank of East Hartford	0	0	51	0	0
Bank of Mystic	0	0	36	0	0
Bank of New Haven	0	0	1,103	0	0
Bank of South Windsor	0	0	16	0	0
Bank of Southeastern Connecticut	0	0	158	0	0
Bank of Southington	0	0	102	0	0
Bank of Stamford	0	0	169	0	0
Bank of Waterbury	0	0	191	0	0
Brookfield Bank	0	0	160	0	0
Candlewood Bank and Trust	0	0	66	0	0
Chester Bank	0	184	372	0	0
Citytrust	0	10,217	3,160	0	172
Connecticut Valley Bank	0	0	23	0	0
Fairfield First Bank & Trust	0	0	115	0	0
First Bank of West Hartford	0	0	43	0	0
First Central Bank	0	0	5	0	0
First City Bank	0	0	0	0	0
Founders Bank	0	0	134	0	0
Glastonbury Bank and Trust	0	306	783	0	0
Greenwich Trust	0	0	7	0	0
Greenwood Bank of Bethel	0	0	20	0	0
Heritage Bank	0	0	11	0	0

Housatonic Bank and Trust	0	0	225	0	0
Jewett City Trust	0	0	87	0	0
Lafayette Bank and Trust	0	470	1,061	0	0
Landmark Bank	0	0	198	0	0
Manchester State Bank	0	0	192	0	0
Merchants Bank and Trust	0	1,555	645	0	0
Meriden Trust and Safe Deposit	0	0	16	0	0
New Canaan Bank and Trust	0	0	390	0	0
New England Bank and Trust	0	0	658	0	0
New Milford Bank and Trust	0	0	356	0	0
North American Bank and Trust	0	0	513	0	0
Putnam Trust Company of Greenwich	0	4,009	971	0	0
RCB Trust	0	0	0	0	0
Salisbury Bank and Trust	0	538	176	0	0
Saybrook Bank and Trust	0	0	194	0	0
Sentinel Bank	0	0	143	0	0
Seymour Trust	0	0	180	0	0
Shoreline Bank and Trust	0	0	64	0	0
The Equity Bank	0	0	94	0	0
The Norwalk Bank	0	0	212	0	0
The Wilton Bank	0	0	85	0	0
Union Trust	0	14,281	9,268	0	0
United Bank and Trust	0	7,598	5,294	0	0
UST Bank/Connecticut	0	0	315	0	0
Vernon Bank	0	0	30	0	0
Village Bank and Trust Company of Ridgefield	0	0	227	0	0
Westport Bank and Trust	0	1,404	1,170	0	0
Whitney Bank & Trust	0	0	111	0	0
Total	**$ 0**	**$ 51,851**	**$ 39,729**	**$ 290**	**$ 172**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Income				
	On Gains (Losses) Assets Held In Trading Accounts	Other Noninterest Income	Total Noninterest Income	Gains (Losses) Assets Not In Trading Accounts	Salaries And Employee Benefits
Amity Bank	$ 0	$ 1,052	$ 1,464	$ 15	$ 2,372
Bank of Boston Connecticut	246	28,070	49,330	(12)	41,996
Bank of Darien	0	62	344	0	1,293
Bank of East Hartford	0	51	102	0	656
Bank of Mystic	0	179	215	10	873
Bank of New Haven	0	238	1,341	(5)	4,161
Bank of South Windsor	0	24	40	0	441
Bank of Southeastern Connecticut	0	68	226	3	880
Bank of Southington	0	60	162	0	633
Bank of Stamford	0	177	346	0	1,724
Bank of Waterbury	0	0	191	0	1,010
Brookfield Bank	0	44	204	0	578
Candlewood Bank and Trust	0	46	112	0	555
Chester Bank	0	580	1,136	292	1,680
Citytrust	147	17,893	31,589	(1,093)	50,438
Connecticut Valley Bank	0	7	30	0	364
Fairfield First Bank & Trust	0	269	384	0	1,011
First Bank of West Hartford	0	27	70	150	666
First Central Bank	0	179	184	0	920
First City Bank	0	0	0	0	122
Founders Bank	0	78	212	137	1,063
Glastonbury Bank and Trust	(58)	711	1,742	492	4,561
Greenwich Trust	0	4	11	0	253
Greenwood Bank of Bethel	0	(24)	(4)	0	604
Heritage Bank	0	20	31	0	412

Table No. 7
TRUST DEPARTMENT STATISTICS, DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Bank of Boston-Connecticut, Waterbury	4,481	$ 1,301,019
Chester Bank	117	17,858
Citytrust, Bridgeport	5,012	1,491,509
Glastonbury Bank & Trust Company	261	33,015
Lafayette Bank & Trust Company	657	70,824
Merchants Bank & Trust Company	825	390,249
Meriden Trust & Safe Deposit Company	706	169,615
Putnam Trust Company of Greenwich	1,939	726,114
RCB Trust Company, Stamford	38	1,145,631
Salisbury Bank & Trust Company	467	78,791
Seymour Trust Company	108	46,437
Union Trust Company, Stamford	5,596	2,660,517
United Bank & Trust Company, Hartford	3,001	1,087,735
Westport Bank & Trust Company	611	597,265
Total	**23,819**	**$ 9,816,579**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and Administrator	884	$ 238,985
Conservator, guardian, trustee accounts	15,596	5,954,387
Agency, custodian and safekeeping accounts	7,339	3,623,207
Total	**23,819**	**$ 9,816,579**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$ 3,202,931
Stocks		3,613,362
Real estate mortgages		238,722
Real estate		225,084
Participation in RE Mortgages		0
Participation in Real Estate		0
Savings deposits own bank		211,721
Savings deposits other banks		98,522
Uninvested and undistributed cash		88,388
Other assets		2,137,849
Total		**$ 9,816,579**

Housatonic Bank and Trust	0	54	279	39	1,333
Jewett City Trust	0	29	116	(47)	518
Lafayette Bank and Trust	0	467	1,998	31	7,155
Landmark Bank	0	89	287	(559)	3,278
Manchester State Bank	0	231	423	0	1,375
Merchants Bank and Trust	0	466	2,666	31	6,588
Meriden Trust and Safe Deposit	0	1,491	1,507	79	612
New Canaan Bank and Trust	0	93	483	2	1,789
New England Bank and Trust	0	584	1,242	45	3,172
New Milford Bank and Trust	0	322	678	9	3,523
North American Bank and Trust	0	1,948	2,461	(300)	4,258
Putnam Trust Company of Greenwich	0	2,749	7,729	66	10,206
RCB Trust	0	4,633	4,633	0	2,520
Salisbury Bank and Trust	0	168	882	0	1,597
Saybrook Bank and Trust	0	41	235	14	1,427
Sentinel Bank	0	54	197	0	806
Seymour Trust	0	95	275	108	1,209
Shoreline Bank and Trust	0	22	86	0	487
The Equity Bank	0	22	116	(3)	673
The Norwalk Bank	0	32	244	0	910
The Wilton Bank	0	19	104	0	528
Union Trust	679	19,211	43,439	2,270	57,602
United Bank and Trust	69	3,154	16,115	5,380	26,458
UST Bank/Connecticut	0	214	529	1	2,481
Vernon Bank	0	14	44	0	607
Village Bank and Trust Company of Ridgefield	0	96	323	54	1,626
Westport Bank and Trust	0	1,220	3,794	60	6,172
Whitney Bank & Trust	0	11	122	0	633
Total	**$ 1,083**	**$ 87,344**	**$ 180,469**	**$ 7,269**	**$ 268,809**

Table No. 6
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Expense			Net Before Income Taxes And Extraordinary Items	Applicable Income Taxes
	On Premises and Fixed Assets	Other Noninterest Expenses	Total Noninterest Expenses		
Amity Bank	$ 501	$ 1,842	$ 4,715	$ 2,642	$ 1,113
Bank of Boston Connecticut	15,792	20,902	78,690	(53,512)	(19,164)
Bank of Darien	805	1,029	3,127	(406)	0
Bank of East Hartford	424	421	1,501	223	2
Bank of Mystic	322	699	1,894	267	0
Bank of New Haven	1,391	3,276	8,828	2,608	879
Bank of South Windsor	215	641	1,297	(751)	0
Bank of Southeastern Connecticut	344	553	1,777	750	147
Bank of Southington	163	668	1,464	689	277
Bank of Stamford	507	2,805	5,036	(915)	(453)
Bank of Waterbury	554	711	2,275	(579)	0
Brookfield Bank	263	559	1,400	851	369
Candlewood Bank and Trust	110	374	1,039	378	178
Chester Bank	649	2,935	5,264	2,181	(537)
Citytrust	14,897	33,564	98,899	(81,866)	(2,821)
Connecticut Valley Bank	105	501	970	(274)	0
Fairfield First Bank & Trust	129	816	1,956	394	166
First Bank of West Hartford	280	586	1,532	(687)	1
First Central Bank	397	699	2,016	(598)	29
First City Bank	106	0	228	(89)	0
Founders Bank	286	1,034	2,383	679	158
Glastonbury Bank and Trust	1,928	2,074	8,563	3,352	1,100
Greenwich Trust	108	308	669	(7)	0
Greenwood Bank of Bethel	253	595	1,452	(860)	1
Heritage Bank	242	441	1,095	(251)	0

Housatonic Bank and Trust	526	974	2,833	(1,446)	(60)
Jewett City Trust	314	406	1,238	188	55
Lafayette Bank and Trust	2,146	4,358	13,659	1,026	58
Landmark Bank	1,508	2,310	7,096	(9,759)	2
Manchester State Bank	412	858	2,645	1,426	617
Merchants Bank and Trust	2,713	3,438	12,739	(6,812)	(1,364)
Meriden Trust and Safe Deposit	116	209	937	993	415
New Canaan Bank and Trust	481	988	3,258	1,186	309
New England Bank and Trust	1,149	1,680	6,001	2,233	797
New Milford Bank and Trust	912	1,977	6,412	1,350	137
North American Bank and Trust	1,169	2,799	8,226	(1,968)	(949)
Putnam Trust Company of Greenwich	2,655	4,095	16,956	6,781	2,371
RCB Trust	12	2,190	4,722	(29)	95
Salisbury Bank and Trust	325	1,092	3,014	2,549	927
Saybrook Bank and Trust	592	1,032	3,051	230	60
Sentinel Bank	486	507	1,799	324	141
Seymour Trust	345	2,367	3,921	3,179	(57)
Shoreline Bank and Trust	232	409	1,128	840	361
The Equity Bank	313	547	1,533	511	209
The Norwalk Bank	591	914	2,415	91	4
The Wilton Bank	274	356	1,158	539	4
Union Trust	20,561	29,857	108,020	(3,696)	(5,040)
United Bank and Trust	6,945	32,423	65,826	34,597	9,082
UST Bank/Connecticut	863	1,747	5,091	2,111	851
Vernon Bank	338	451	1,396	(629)	0
Village Bank and Trust Company of Ridgefield	528	1,074	3,228	1,513	545
Westport Bank and Trust	2,902	4,179	13,253	(5,545)	(1,083)
Whitney Bank & Trust	394	575	1,602	(472)	1
Total	**$ 90,573**	**$ 181,845**	**$ 541,227**	**$ (94,510)**	**$ (10,067)**

Table No. 6
INCOME AND EXPENSES, Concluded

NAME OF BANK	Net Before Extraordinary Items and Other Adjustments	Extraordinary Items and Other Adjs Gross of Income Taxes	Applicable Income Taxes Expenses	Extraordinary Items and Other Adjs Net of Income Taxes	Net Income (Loss)
Amity Bank	$ 1,529	$ 0	$ 0	$ 0	$ 1,529
Bank of Boston Connecticut	(34,348)	0	0	0	(34,348)
Bank of Darien	(406)	0	0	0	(406)
Bank of East Hartford	221	0	0	0	221
Bank of Mystic	267	0	0	0	267
Bank of New Haven	1,729	0	0	0	1,729
Bank of South Windsor	(751)	0	0	0	(751)
Bank of Southeastern Connecticut	603	0	0	0	603
Bank of Southington	412	0	0	0	412
Bank of Stamford	(462)	0	0	0	(462)
Bank of Waterbury	(579)	(25)	0	(25)	(604)
Brookfield Bank	482	0	0	0	482
Candlewood Bank and Trust	200	75	0	75	275
Chester Bank	2,718	0	0	0	2,718
Citytrust	(79,045)	0	0	0	(79,045)
Connecticut Valley Bank	(274)	0	0	0	(274)
Fairfield First Bank & Trust	228	0	0	0	228
First Bank of West Hartford	(688)	0	0	0	(688)
First Central Bank	(627)	270	0	270	(357)
First City Bank	(89)	0	0	0	(89)
Founders Bank	521	0	0	0	521
Glastonbury Bank and Trust	2,252	0	0	0	2,252
Greenwich Trust	(47)	0	0	0	(47)
Greenwood Bank of Bethel	(861)	0	0	0	(861)
Heritage Bank	(251)	0	0	0	(251)

Housatonic Bank and Trust	(1,386)	0	0	0	(1,386)
Jewett City Trust	133	0	0	0	133
Lafayette Bank and Trust	968	0	0	0	968
Landmark Bank	(9,761)	0	0	0	(9,761)
Manchester State Bank	809	0	0	0	809
Merchants Bank and Trust	(5,448)	0	0	0	(5,448)
Meriden Trust and Safe Deposit	578	0	0	0	578
New Canaan Bank and Trust	877	0	0	0	877
New England Bank and Trust	1,436	0	0	0	1,436
New Milford Bank and Trust	1,213	0	0	0	1,213
North American Bank and Trust	(1,019)	0	0	0	(1,019)
Putnam Trust Company of Greenwich	4,410	0	0	0	4,410
RCB Trust	(124)	0	0	0	(124)
Salisbury Bank and Trust	1,622	0	0	0	1,622
Saybrook Bank and Trust	170	0	0	0	170
Sentinel Bank	183	117	0	117	300
Seymour Trust	3,236	0	0	0	3,236
Shoreline Bank and Trust	479	57	0	57	536
The Equity Bank	302	0	0	0	302
The Norwalk Bank	87	0	0	0	87
The Wilton Bank	535	0	0	0	535
Union Trust	1,344	0	0	0	1,344
United Bank and Trust	25,515	0	0	0	25,515
UST Bank/Connecticut	1,260	0	0	0	1,260
Vernon Bank	(629)	0	0	0	(629)
Village Bank and Trust Company of Ridgefield	968	0	0	0	968
Westport Bank and Trust	(4,462)	0	0	0	(4,462)
Whitney Bank & Trust	(473)	0	0	0	(473)
Total	**$ (84,443)**	**$ 494**	**$ 0**	**$ 494**	**$ (83,949)**

Table No. 8 — ABSTRACTS OF REPORTS FROM 1950-1989 (Amounts in thousands of dollars)

Year	Number of banks	ASSETS						LIABILITIES					
		Loans and discounts	U.S. Treasury securities	Other bonds and stocks	Cash and due from banks	Real estate bank premises, and furniture and fixtures	Other assets including federal funds sold	Deposits	Reserves on loans and securities	Debentures and capital stock	Surplus, undivided profits, and reserves	Other Liabilities including federal funds purchased	Total assets or liabilities
1950	57	283,726	374,426	73,820	170,674	11,424	1,517	810,830	...	23,546	47,037	7,176	**888,590**
1951	55	317,716	373,054	86,477	248,552	12,122	1,944	959,048	...	23,876	48,628	8,313	**1,039,868**
1952	55	362,655	386,114	97,670	230,167	12,577	2,564	1,005,403	...	24,276	51,047	11,021	**1,091,747**
1953	56	392,101	369,739	97,860	229,673	13,416	3,593	1,012,910	...	25,926	55,306	12,240	**1,106,382**
1954	53	415,816	350,739	106,362	212,685	14,301	4,486	1,008,289	...	26,850	55,076	14,174	**1,104,389**
1955	51	470,132	339,806	118,059	231,736	15,078	4,742	1,075,082	...	29,215	60,453	14,803	**1,179,553**
1956	50	515,235	341,566	127,825	241,685	16,512	4,193	1,136,453	...	31,028	63,205	16,330	**1,247,016**
1957	46	547,978	343,589	136,086	229,608	18,643	5,370	1,160,932	...	32,860	67,691	19,791	**1,281,274**
1958	43	542,619	342,317	141,169	228,446	18,[illegible]4	2,744	1,153,199	...	33,198	70,282	19,210	**1,275,889**
1959	42	630,732	335,996	150,617	249,270	20,093	3,726	1,256,496	...	36,657	78,718	18,563	**1,390,434**
1960	42	670,211	327,948	141,706	273,493	21,592	3,878	1,268,194	...	37,091	83,831	49,712	**1,438,828**
1961	40	732,149	339,412	152,171	283,999	23,000	3,588	1,354,049	...	37,222	89,109	53,939	**1,534,319**
1962	39	807,087	329,951	195,790	316,205	26,811	4,064	1,476,135	...	39,942	96,675	67,156	**1,679,908**
1963	37	888,278	319,276	221,036	300,411	26,512	4,603	1,551,597	...	42,884	99,733	65,902	**1,760,116**
1964	35	987,493	284,655	217,746	304,391	27,656	4,971	1,617,966	...	43,998	107,563	57,285	**1,826,912**
1965	35	1,118,572	263,855	244,025	299,960	30,718	21,724	1,754,482	...	47,152	117,132	60,088	**1,978,854**
1966	34	1,192,331	287,108	263,278	360,267	30,846	18,484	1,892,618	...	61,319	126,193	72,184	**2,152,314**
1967	34	1,349,210	340,909	353,496	364,968	33,148	23,456	2,190,018	...	62,285	137,234	75,650	**2,465,187**
1968	34	1,516,075	298,721	445,778	415,112	36,793	42,286	2,455,532	...	68,217	149,148	81,886	**2,754,765**
1969	32	1,659,878	241,903	409,653	407,884	44,802	63,688	2,409,916	34,837	71,174	164,084	147,797	**2,827,808**
1970	32	1,747,862	241,344	553,465	502,467	52,077	103,446	2,777,377	35,556	72,516	177,856	137,356	**3,200,661**
1971	35	1,779,486	199,577	548,926	394,211	50,676	116,080	2,682,560	32,341	71,726	174,232	128,097	**3,088,966**
1972	36	1,163,411	180,664	707,461	675,287	61,602	97,106	3,380,788	36,716	79,844	201,426	186,757	**3,885,531**
1973	43	2,548,069	160,506	643,541	681,718	71,118	204,604	3,724,465	41,073	85,937	236,350	221,731	**4,309,556**
1974	46	2,707,517	135,419	726,436	631,929	75,957	192,047	3,740,395	43,261	91,735	262,302	331,612	**4,469,305**
1975	47	2,633,506	236,481	726,699	843,525	82,693	216,592	3,959,435	42,334	93,414	276,954	367,359	**4,739,496**
1976	48	2,776,295	313,596	788,037	878,256	91,960	151,411	4,154,012	...	94,342	299,589	451,612	**4,999,555**
1977	50	3,751,811	293,160	1,021,384	925,213	108,468	468,294	5,776,726	...	108,834	365,576	317,194	**6,568,330**
1978	46	4,455,141	409,886	1,042,871	1,018,117	120,074	423,797	6,258,641	...	110,903	394,236	706,106	**7,469,886**
1979	46	5,019,162	429,221	1,143,286	1,190,353	139,203	416,625	6,956,224	...	114,142	433,330	834,154	**8,337,850**
1980	45	5,207,210	454,452	1,289,166	1,351,420	154,815	623,948	7,483,393	...	113,575	478,731	1,005,312	**9,081,011**
1981	40	5,741,603	434,815	1,388,884	1,402,432	160,003	519,174	7,734,342	...	123,317	512,024	1,277,228	**9,646,911**
1982	40	6,293,016	447,255	1,464,900	1,718,168	184,244	710,374	8,725,022	...	123,690	564,510	1,404,735	**10,817,957**
1983	37	4,974,524	511,910	1,314,729	847,743	149,172	378,111	7,039,650	...	87,587	447,090	601,862	**8,176,189**
1984	34	5,390,774	552,628	1,250,700	796,560	141,063	437,515	7,384,766	...	88,397	467,914	628,173	**8,569,240**
1985	41	6,647,735	433,392	1,603,665	990,843	158,299	508,691	8,792,459	...	103,871	541,256	905,039	**10,342,625**
1986	43	8,967,090	368,894	1,553,083	1,337,303	170,008	822,122	11,333,679	...	119,313	741,627	1,023,881	**13,218,500**
1987	48	10,825,755	423,809	1,689,073	1,017,432	205,823	667,894	12,488,200	...	150,166	891,871	1,299,549	**14,829,786**
1988	50	11,955,483	418,382	1,906,253	1,109,859	242,208	538,857	13,398,054	...	170,431	999,634	1,602,923	**16,171,042**
1989	53	12,260,944	347,746	1,974,483	1,143,538	359,030	871,302	14,322,649	...	199,346	888,676	1,546,372	**16,957,043**

Table No. 9
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR SAVINGS BANKS
DEC. 31, 1989 AND DEC. 31, 1988
(Amounts in thousands of dollars)

ASSETS	12/31/89	12/31/88	Increase (Decrease)	Percent of Change
Cash and balances due from depository institutions:				
Noninterest bearing balances currency and coin	$ 636,751	$ 630,989	$ 5,762	.91
Interest bearing balances	271,920	299,596	(27,676)	(9.24)
Securities	5,693,607	4,985,266	708,341	14.21
Federal funds sold and securities U/A to resell	617,302	337,673	279,629	82.81
Loans and lease financings receivables:				
Loans and leases, net unearned income	31,017,667	30,003,734	1,013,933	3.38
Less: allowances for loan and lease losses	312,832	126,736	186,096	146.84
Less: allocated transfer risk reserve	0	0	0	0
Loans and leases net	30,704,835	29,876,998	827,837	2.77
Assets held in trading accounts	20,642	4,982	15,660	314.33
Premises and fixed assets including capitalized leases	489,352	475,371	13,981	2.94
Other real estate owned	409,243	70,251	338,992	482.54
Investments in unconsolidated subs and associated cos	23,750	8,570	15,180	177.13
Customers liability to this bank on acceptances out	984	0	984	....
Intangible assets	41,784	37,534	4,250	11.32
Other assets	644,984	680,288	(35,304)	(5.19)
Total Assets	**39,555,154**	**37,407,518**	**2,147,636**	**5.74**
LIABILITIES				
Deposits:				
In domestic offices	29,947,290	28,536,907	1,410,383	4.94
Non-interest bearing	1,101,459	1,079,655	21,804	2.02
Interest bearing	28,845,831	27,457,252	1,388,579	5.06
Fed funds purchased secs sold U/A to repurchase	903,567	985,244	(81,677)	(8.29)
Demand notes issued to U.S. Treasury	2,203	1,837	366	19.92
Other borrowed money	5,107,238	4,254,465	852,773	20.04
Mortgage indebtedness and obligations under cap leases	17,366	13,768	3,598	26.13
Banks liability on acceptances executed and outstanding	984	0	984	....
Notes and debentures subordinated to deposits	57,273	58,231	(985)	(1.65)
Other liabilities	361,486	351,987	9,499	2.70
Total Liabilities	**36,397,407**	**34.202,439**	**2,194,968**	**6.42**
Limited Life Preferred Stock	0	0	0	0
EQUITY CAPITAL				
Perpetual preferred stock	0	0	0	0
Common stock	128,527	262,950	(134,423)	(51.12)
Surplus	1,241,178	1,123,546	117,632	10.47
Undivided profits and capital reserves	1,788,042	1,818,583	(30,541)	(1.68)
Cumulative foreign currency translations adjustments	0	0	0	0
Total Equity Capital	**3,157,747**	**3,205,079**	**(47,332)**	**(1.48)**
Total Liabilities, Ldt Life Pfd Stock, Equity Capital	**$39,555,154**	**$37,407,518**	**$2,147,636**	**5.74**

Table No. 10
STATEMENT OF ASSETS, DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Cash and due from depository institutions	Securities	Federal funds sold and securities U/A to resell	Loans and leases net of unearned income	Less: allowance for possible loan losses
Advest Bank	$ 37,818	$ 86,477	$ 9,000	$ 371,191	$ 2,839
American Bank of Connecticut	8,741	54,459	5,748	251,237	367
American Savings Bank	20,002	43,633	44,448	792,828	300
Bank Mart	4,421	105,971	42,520	564,070	3,915
Bank of Hartford	12,179	24,550	2,000	384,088	2,894
Branford Savings Bank	6,356	11,698	5,500	271,706	2,271
Bristol Savings Bank	6,393	12,211	100	514,159	1,906
Brooklyn Savings Bank	3,086	6,163	10,075	117,477	1,000
Burritt Interfinancial Bancorp	33,480	64,631	1,700	593,805	5,901
Centerbank	21,382	149,259	0	1,630,396	43,325
Central Bank	21,238	47,282	36,985	663,599	6,277
Chelsea Groton Savings Bank	9,544	90,596	7,800	263,060	1,944
City Savings Bank of Meriden	4,671	4,577	5,500	169,996	272
Collinsville Savings Society	1,005	3,119	3,380	25,900	5
Colony Savings Bank	6,261	2,765	2,000	28,471	533
Community Savings Bank	10,975	4,370	0	65,462	783
Connecticut Savings Bank	18,322	101,887	0	1,086,012	13,963
Derby Savings Bank	11,080	29,249	2,100	547,233	1,508
Dime Savings Bank of Norwich	8,261	12,748	0	61,632	169
Dime Savings Bank of Wallingford	12,815	34,235	9,840	520,757	1,802
Essex Savings Bank	8,614	12,003	6,300	119,212	654
Fairfield County Savings Bank	4,929	28,189	10,400	102,945	0
Farmers and Mechanics Savings Bank	16,389	65,290	5,161	519,276	5,019
Farmington Savings Bank	4,160	42,933	22,446	197,026	79
First Constitution Bank	27,559	363,049	0	1,900,446	48,757
First County Bank	6,800	97,395	400	395,000	1,655
Gateway Bank	24,736	229,159	16,650	977,993	11,974
Great Country Bank	6,104	40,939	2,000	364,461	4,850
Guilford Savings Bank	3,061	37,678	3,500	116,977	104
Jewett City Savings Bank	2,897	18,491	3,800	78,080	191

Liberty Bank for Savings	56,690	76,492	0	758,588	2,632
Litchfield Bancorp	2,325	32,692	5,550	60,981	328
Mechanics Savings Bank	16,819	76,228	16,000	563,387	2,088
Midconn Bank	3,213	27,073	3,500	176,291	365
Milford Bank	2,095	15,096	4,019	117,551	600
Moodus Savings Bank	1,064	2,424	1,500	21,208	50
Naugatuck Savings Bank	6,632	25,569	5,500	186,055	754
New England Savings Bank	14,599	173,647	20,550	856,425	12,483
New Haven Savings Bank	26,874	216,044	48,400	1,347,050	6,958
New Milford Savings Bank	3,533	301,604	14,800	166,881	1,289
Newtown Savings Bank	14,554	35,425	2,350	127,335	256
Northwest Bank for Savings	8,058	7,467	4,150	94,554	300
Norwalk Savings Society	8,457	71,986	500	400,393	5,553
Norwich Savings Society	24,171	68,350	14,110	548,007	6,779
Omnibank of Connecticut, Inc.	8,090	17,054	11,412	257,655	16,938
People's Bank	181,759	762,519	0	5,728,513	38,376
Peoples Savings Bank of New Britain	3,081	30,898	18,327	207,919	654
Putnam Savings Bank	1,318	21,273	2,800	69,845	72
Ridgefield Bank	6,942	7,978	2,150	106,221	50
Savings Bank of Danbury	1,037	83,109	5,950	73,680	0
Savings Bank of Manchester	37,107	78,460	5,750	524,918	1,493
Savings Bank of Rockville	6,423	22,138	0	214,106	470
Shelton Savings Bank	3,404	8,391	7,906	142,272	279
Society For Savings	49,797	1,332,728	107,531	2,853,204	34,021
Southington Savings Bank	3,460	23,292	7,550	213,528	800
Stafford Savings Bank	2,355	35,619	500	59,393	146
State Savings Bank	3,039	78,644	315	166,590	4,203
Suffield Bank	8,556	43,623	10,170	277,367	6,950
Thomaston Savings Bank	7,166	46,634	9,402	116,671	25
Tolland Bank	6,719	13,588	1,150	149,350	889
Torrington Savings Bank	3,144	85,306	23,100	164,678	0
Union Savings Bank of Danbury	12,614	7,832	51	350,092	273
Willimantic Savings Institute	3,088	19,542	0	109,441	150
Winsted Savings Bank	7,209	19,876	2,956	113,023	1,351
Total	**$ 908,671**	**$ 5,693,607**	**$ 617,302**	**$ 31,017,667**	**$ 312,832**
Percent to Total Assets	**2.30**	**14.39**	**1.56**	**78.42**	**.79**

Table No. 10
STATEMENT OF ASSETS, Continued

NAME OF BANK	Loan and Lease Net	Assets Held in Trading Accounts	Premises and Fixed Assets Including Capitalized Leases	Other Real Estate Owned	Investments In Unconsolidated Subs and Associated Cos
Advest Bank	$ 368,352	$ 0	$ 1,035	$ 5,541	$ 0
American Bank of Connecticut	250,870	0	2,953	899	0
American Savings Bank	792,528	0	3,444	0	0
Bank Mart	560,155	0	6,869	22,979	0
Bank of Hartford	381,194	0	3,161	0	0
Branford Savings Bank	269,435	0	4,152	753	0
Bristol Savings Bank	512,253	0	4,626	9,325	0
Brooklyn Savings Bank	116,477	0	2,480	308	5,874
Burritt Interfinancial Bancorp	587,904	0	3,452	492	0
Centerbank	1,587,071	0	19,958	20,497	0
Central Bank	657,322	7,086	10,431	9,490	0
Chelsea Groton Savings Bank	261,116	0	4,326	928	0
City Savings Bank of Meriden	169,724	0	1,845	420	0
Collinsville Savings Society	25,895	0	212	0	0
Colony Savings Bank	27,938	0	486	0	0
Community Savings Bank	64,679	0	1,355	0	0
Connecticut Savings Bank	1,072,049	0	19,941	18,938	4,794
Derby Savings Bank	545,725	0	6,635	3,058	484
Dime Savings Bank of Norwich	61,463	0	888	0	0
Dime Savings Bank of Wallingford	518,955	0	4,874	393	0
Essex Savings Bank	118,558	0	2,465	841	0
Fairfield County Savings Bank	102,945	0	2,092	0	0
Farmers and Mechanics Savings Bank	514,257	0	7,541	13,046	0
Farmington Savings Bank	196,947	0	2,115	159	601
First Constitution Bank	1,851,689	0	12,534	65,592	0
First County Bank	393,345	2,315	5,300	7,737	0
Gateway Bank	966,019	0	9,988	17,110	1,353
Great Country Bank	359,611	0	8,024	8,664	429
Guilford Savings Bank	116,873	0	571	0	0
Jewett City Savings Bank	77,889	0	663	1,137	0

Liberty Bank for Savings	755,956	0	11,646	3,633	0
Litchfield Bancorp	60,653	1,089	1,914	11	0
Mechanics Savings Bank	561,299	0	8,515	10,406	1,000
Midconn Bank	175,926	0	1,343	1,212	0
Milford Bank	116,951	0	1,621	0	0
Moodus Savings Bank	21,158	0	612	29	0
Naugatuck Savings Bank	185,301	0	4,169	15	0
New England Savings Bank	843,942	3,016	10,558	16,213	0
New Haven Savings Bank	1,340,092	4,813	12,300	12,714	0
New Milford Savings Bank	165,592	0	6,262	338	0
Newtown Savings Bank	127,079	0	2,735	0	0
Northwest Bank for Savings	94,254	0	1,439	187	0
Norwalk Savings Society	394,840	0	3,765	0	0
Norwich Savings Society	541,228	1,223	12,563	9,873	853
Omnibank of Connecticut, Inc.	240,717	0	1,242	24,173	50
People's Bank	5,690,137	0	183,161	100,444	3,774
Peoples Savings Bank of New Britain	207,265	0	1,961	27	0
Putnam Savings Bank	69,773	0	764	11	0
Ridgefield Bank	106,171	0	1,123	0	0
Savings Bank of Danbury	73,680	0	454	0	0
Savings Bank of Manchester	523,425	0	5,041	1,735	0
Savings Bank of Rockville	213,636	0	2,290	0	0
Shelton Savings Bank	141,993	0	2,837	1,298	0
Society For Savings	2,819,183	0	30,554	14,198	4,506
Southington Savings Bank	212,728	0	1,659	563	0
Stafford Savings Bank	59,247	0	1,890	0	0
State Savings Bank	162,387	0	897	0	0
Suffield Bank	270,417	1,100	6,121	3,036	0
Thomaston Savings Bank	116,646	0	3,034	173	0
Tolland Bank	148,461	0	6,070	0	0
Torrington Savings Bank	164,678	0	564	28	0
Union Savings Bank of Danbury	349,819	0	1,635	619	0
Willimantic Savings Institute	109,291	0	2,683	0	0
Winsted Savings Bank	111,672	0	1,514	0	32
Total	**$ 30,704,835**	**$ 20,642**	**$ 489,352**	**$ 409,243**	**$ 23,750**
Percent to Total Assets	**77.63**	**.05**	**1.24**	**1.03**	**.06**

Table No. 10
STATEMENT OF ASSETS, Concluded

	Customers Liability To This Bank on Acceptances Out	Intangible Assets	Other Assets	Total Assets
Advest Bank	$ 0	$ 0	$ 9,462	$ 517,685
American Bank of Connecticut	0	0	3,186	326,856
American Savings Bank	0	0	10,033	914,088
Bank Mart	0	2	11,100	754,017
Bank of Hartford	0	0	4,860	427,944
Branford Savings Bank	0	0	4,664	302,558
Bristol Savings Bank	0	2,185	5,197	552,290
Brooklyn Savings Bank	0	0	4,221	148,684
Burritt Interfinancial Bancorp	0	31	6,804	698,494
Centerbank	0	9,149	58,077	1,865,393
Central Bank	0	154	10,471	800,459
Chelsea Groton Savings Bank	0	0	11,944	386,254
City Savings Bank of Meriden	0	0	1,390	188,127
Collinsville Savings Society	0	0	223	33,834
Colony Savings Bank	0	0	715	40,165
Community Savings Bank	0	5	834	82,218
Connecticut Savings Bank	0	279	22,916	1,259,126
Derby Savings Bank	0	0	7,624	605,955
Dime Savings Bank of Norwich	0	0	1,037	84,397
Dime Savings Bank of Wallingford	0	0	6,960	588,072
Essex Savings Bank	0	0	1,853	150,634
Fairfield County Savings Bank	0	0	1,478	150,033
Farmers and Mechanics Savings Bank	0	0	7,470	629,154
Farmington Savings Bank	0	259	2,218	271,838
First Constitution Bank	0	0	59,853	2,380,276
First County Bank	0	0	9,328	522,620
Gateway Bank	0	2,919	21,889	1,289,823
Great Country Bank	0	0	9,624	435,395
Guilford Savings Bank	0	0	1,394	163,077
Jewett City Savings Bank	0	0	1,192	106,069

Liberty Bank for Savings	0	2,382	8,679	915,478
Litchfield Bancorp	0	0	2,136	106,370
Mechanics Savings Bank	0	0	15,436	705,703
Midconn Bank	0	0	2,119	214,386
Milford Bank	0	0	1,948	141,730
Moodus Savings Bank	0	0	313	27,100
Naugatuck Savings Bank	0	0	2,069	229,255
New England Savings Bank	0	0	25,473	1,107,998
New Haven Savings Bank	0	6,497	29,273	1,697,007
New Milford Savings Bank	0	0	13,134	505,263
Newtown Savings Bank	0	0	1,972	184,115
Northwest Bank for Savings	0	0	1,227	116,782
Norwalk Savings Society	0	0	6,599	486,147
Norwich Savings Society	0	0	10,079	682,450
Omnibank of Connecticut, Inc.	0	0	12,946	315,684
People's Bank	984	11,436	103,709	7,037,923
Peoples Savings Bank of New Britain	0	0	2,647	264,206
Putnam Savings Bank	0	0	1,099	97,038
Ridgefield Bank	0	0	1,060	125,424
Savings Bank of Danbury	0	0	1,605	165,835
Savings Bank of Manchester	0	0	7,324	658,842
Savings Bank of Rockville	0	0	2,377	246,864
Shelton Savings Bank	0	0	1,993	167,822
Society For Savings	0	5,336	58,258	4,422,091
Southington Savings Bank	0	0	2,731	251,983
Stafford Savings Bank	0	1	1,251	100,863
State Savings Bank	0	0	3,830	249,112
Suffield Bank	0	0	10,893	353,916
Thomaston Savings Bank	0	0	1,649	184,704
Tolland Bank	0	1,004	2,430	179,422
Torrington Savings Bank	0	0	3,328	280,148
Union Savings Bank of Danbury	0	0	3,932	376,502
Willimantic Savings Institute	0	0	1,652	136,256
Winsted Savings Bank	0	145	1,796	145,200
Total	**$ 984**	**$ 41,784**	**$ 644,984**	**$ 39,555,154**
Percent to Total Assets	**.00**	**.11**	**1.63**	**100.00**

Table No. 11
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Deposits Noninterest Bearing	Deposits Interest Bearing	Fed Funds Purchased Secs Sold U/A To Repurchase	Demand Notes Issued To US Treasury	Other Borrowed Money
Advest Bank	$ 423	$ 461,519	$ 0	$ 0	$ 11,750
American Bank of Connecticut	7,028	233,823	0	0	54,100
American Savings Bank	10,449	784,099	0	0	9,090
Bank Mart	9,957	560,618	0	0	121,751
Bank of Hartford	4,757	327,477	0	0	61,148
Branford Savings Bank	13,830	218,482	0	0	42,438
Bristol Savings Bank	15,363	475,099	0	0	15,000
Brooklyn Savings Bank	3,105	102,989	0	73	25,800
Burritt Interfinancial Bancorp	20,724	546,419	13,126	584	62,250
Centerbank	62,728	1,063,426	73,460	0	447,008
Central Bank	32,027	588,498	0	0	123,642
Chelsea Groton Savings Bank	7,820	334,950	0	0	0
City Savings Bank of Meriden	1,104	135,030	0	0	37,500
Collinsville Savings Society	499	29,949	0	0	0
Colony Savings Bank	2,936	32,810	0	0	1,500
Community Savings Bank	4,918	67,460	0	0	2,500
Connecticut Savings Bank	48,227	994,486	0	0	97,778
Derby Savings Bank	11,158	449,725	248	0	87,936
Dime Savings Bank of Norwich	3,905	72,618	0	0	1,000
Dime Savings Bank of Wallingford	23,276	348,784	0	907	141,000
Essex Savings Bank	1,222	132,835	0	0	0
Fairfield County Savings Bank	1,709	133,259	0	0	0
Farmers and Mechanics Savings Bank	25,705	485,083	0	0	69,000
Farmington Savings Bank	8,230	242,042	0	0	0
First Constitution Bank	17,047	1,576,141	165,694	0	408,464
First County Bank	6,007	391,359	30,781	639	60,300
Gateway Bank	41,503	783,915	112,150	0	226,400
Great Country Bank	11,526	325,818	3,021	0	39,000
Guilford Savings Bank	1,200	146,783	0	0	0
Jewett City Savings Bank	3,805	87,334	0	0	6,232

Liberty Bank for Savings	8,884	737,701	0	0	96,328
Litchfield Bancorp	2,821	94,972	0	0	0
Mechanics Savings Bank	23,615	607,502	0	0	15,000
Midconn Bank	5,072	154,795	0	0	23,497
Milford Bank	3,680	121,566	0	0	6,966
Moodus Savings Bank	1,873	21,468	0	0	0
Naugatuck Savings Bank	6,366	196,275	0	0	0
New England Savings Bank	30,083	711,988	27,655	0	196,900
New Haven Savings Bank	17,543	1,255,313	19,702	0	244,652
New Milford Savings Bank	2,976	278,872	164,231	0	3,429
Newtown Savings Bank	4,360	160,252	0	0	0
Northwest Bank for Savings	6,101	95,234	0	0	7,000
Norwalk Savings Society	1,753	394,091	0	0	57,550
Norwich Savings Society	24,545	486,664	3,980	0	73,471
Omnibank of Connecticut, Inc.	5,635	247,106	4,133	0	52,561
People's Bank	370,328	5,205,737	142,016	0	763,280
Peoples Savings Bank of New Britain	2,448	210,734	0	0	14,096
Putnam Savings Bank	1,968	84,742	0	0	0
Ridgefield Bank	4,730	108,789	0	0	1,185
Savings Bank of Danbury	14	143,981	0	0	0
Savings Bank of Manchester	8,769	552,723	18,234	0	27,493
Savings Bank of Rockville	2,114	215,401	0	0	11,363
Shelton Savings Bank	5,107	127,883	0	0	21,200
Society For Savings	53,051	2,778,793	31,083	0	1,214,604
Southington Savings Bank	9,237	200,386	108	0	7,950
Stafford Savings Bank	365	87,156	0	0	0
State Savings Bank	39,280	104,302	88,000	0	0
Suffield Bank	11,317	270,527	5,758	0	48,269
Thomaston Savings Bank	3,904	158,169	0	0	0
Tolland Bank	12,640	126,738	0	0	23,000
Torrington Savings Bank	1,798	252,826	0	0	0
Union Savings Bank of Danbury	13,416	279,362	0	0	43,000
Willimantic Savings Institute	7,337	112,566	0	0	1,778
Winsted Savings Bank	6,141	128,387	187	0	79
Total	**$ 1,101,459**	**$ 28,845,831**	**$ 903,567**	**$ 2,203**	**$ 5,107,238**
Percent to Total Assets	**2.78**	**72.93**	**2.28**	**.01**	**12.91**

Table No. 11
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Mortgage Indebtedness and Obligations Under Cap Leases	Banks Liability On Acceptances Executed and Outstanding	Notes and Debentures Subordinated To Deposits	Other Liabilities	Total Liabilities
Advest Bank	$ 0	$ 0	$ 0	$ 10,319	$ 484,011
American Bank of Connecticut	0	0	0	2,947	297,898
American Savings Bank	0	0	0	9,259	812,897
Bank Mart	0	0	0	16,767	709,093
Bank of Hartford	0	0	0	4,604	397,986
Branford Savings Bank	464	0	0	1,993	277,207
Bristol Savings Bank	0	0	10,000	1,359	516,821
Brooklyn Savings Bank	393	0	0	1,723	134,083
Burritt Interfinancial Bancorp	30	0	0	4,826	647,959
Centerbank	0	0	0	19,818	1,666,440
Central Bank	1,815	0	0	3,321	749,303
Chelsea Groton Savings Bank	0	0	0	1,247	344,017
City Savings Bank of Meriden	0	0	0	1,126	174,760
Collinsville Savings Society	0	0	0	82	30,530
Colony Savings Bank	0	0	0	115	37,361
Community Savings Bank	0	0	0	486	75,364
Connecticut Savings Bank	0	0	30,000	7,385	1,177,876
Derby Savings Bank	0	0	0	1,855	550,922
Dime Savings Bank of Norwich	0	0	0	99	77,622
Dime Savings Bank of Wallingford	0	0	0	3,901	517,868
Essex Savings Bank	0	0	0	154	134,211
Fairfield County Savings Bank	0	0	0	552	135,520
Farmers and Mechanics Savings Bank	3,656	0	0	1,506	584,950
Farmington Savings Bank	0	0	0	1,978	252,250
First Constitution Bank	0	0	0	33,917	2,201,263
First County Bank	0	0	0	1,683	490,769
Gateway Bank	0	0	0	10,221	1,174,189
Great Country Bank	0	0	0	1,141	380,506
Guilford Savings Bank	0	0	0	95	148,078
Jewett City Savings Bank	0	0	0	427	97,798

Liberty Bank for Savings	0	0	0	7,219	850,132
Litchfield Bancorp	0	0	0	966	98,759
Mechanics Savings Bank	3,699	0	0	7,122	656,938
Midconn Bank	0	0	0	423	183,787
Milford Bank	0	0	0	185	132,397
Moodus Savings Bank	0	0	0	102	23,443
Naugatuck Savings Bank	0	0	0	1,294	203,935
New England Savings Bank	0	0	0	24,001	990,627
New Haven Savings Bank	2,415	0	0	5,518	1,545,143
New Milford Savings Bank	0	0	0	7,022	456,530
Newtown Savings Bank	0	0	0	1,399	166,011
Northwest Bank for Savings	0	0	0	897	109,232
Norwalk Savings Society	0	0	0	1,010	454,404
Norwich Savings Society	0	0	0	4,956	593,616
Omnibank of Connecticut, Inc.	65	0	0	2,225	311,725
People's Bank	4,213	984	0	70,646	6,557,204
Peoples Savings Bank of New Britain	0	0	0	1,086	228,364
Putnam Savings Bank	0	0	0	863	87,573
Ridgefield Bank	35	0	0	997	115,736
Savings Bank of Danbury	0	0	0	597	144,592
Savings Bank of Manchester	0	0	0	3,079	610,298
Savings Bank of Rockville	0	0	0	730	229,608
Shelton Savings Bank	50	0	0	413	154,653
Society For Savings	1	0	17,273	64,448	4,159,253
Southington Savings Bank	0	0	0	1,592	219,273
Stafford Savings Bank	0	0	0	445	87,966
State Savings Bank	0	0	0	495	232,077
Suffield Bank	530	0	0	2,567	338,968
Thomaston Savings Bank	0	0	0	780	162,853
Tolland Bank	0	0	0	540	162,918
Torrington Savings Bank	0	0	0	578	253,302
Union Savings Bank of Danbury	0	0	0	956	336,734
Willimantic Savings Institute	0	0	0	279	121,960
Winsted Savings Bank	0	0	0	1,050	135,844
Total	**$ 17,366**	**$ 984**	**$ 52,273**	**$ 361,486**	**$ 36,397,407**
Percent to Total Assets	**.04**	**.00**	**.14**	**.91**	**92.02**

Table No. 11
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Continued

NAME OF BANK	Limited-Life Preferred Stock	Perpetual Preferred Stock	Common Stock	Surplus
Advest Bank	$ 0	$ 0	$ 2,325	$ 15,075
American Bank of Connecticut	0	0	2,200	2,818
American Savings Bank	0	0	0	5,350
Bank Mart	0	0	0	28,128
Bank of Hartford	0	0	1,000	19,000
Branford Savings Bank	0	0	1,557	12,909
Bristol Savings Bank	0	0	0	5,000
Brooklyn Savings Bank	0	0	1,150	8,336
Burritt Interfinancial Bancorp	0	0	3,213	18,485
Centerbank	0	0	12,186	135,170
Central Bank	0	0	3,968	50,856
Chelsea Groton Savings Bank	0	0	0	3,190
City Savings Bank of Meriden	0	0	1,500	2,432
Collinsville Savings Society	0	0	0	700
Colony Savings Bank	0	0	1,852	2,573
Community Savings Bank	0	0	2,373	3,936
Connecticut Savings Bank	0	0	0	56,532
Derby Savings Bank	0	0	2,220	26,608
Dime Savings Bank of Norwich	0	0	0	0
Dime Savings Bank of Wallingford	0	0	5,290	50,246
Essex Savings Bank	0	0	0	800
Fairfield County Savings Bank	0	0	0	1,500
Farmers and Mechanics Savings Bank	0	0	0	13,561
Farmington Savings Bank	0	0	0	3,500
First Constitution Bank	0	0	1,000	158,561
First County Bank	0	0	0	8,230
Gateway Bank	0	0	8,007	48,452
Great Country Bank	0	0	2,194	36,943
Guilford Savings Bank	0	0	0	1,000
Jewett City Savings Bank	0	0	0	533

Liberty Bank for Savings	0	0	0	6,926
Litchfield Bancorp	0	0	0	6,283
Mechanics Savings Bank	0	0	0	14,734
Midconn Bank	0	0	1,870	4,415
Milford Bank	0	0	0	725
Moodus Savings Bank	0	0	250	1,950
Naugatuck Savings Bank	0	0	0	1,825
New England Savings Bank	0	0	8,016	84,793
New Haven Savings Bank	0	0	0	12,000
New Milford Savings Bank	0	0	3,710	43,743
Newtown Savings Bank	0	0	0	1,355
Northwest Bank for Savings	0	0	0	2,720
Norwalk Savings Society	0	0	0	4,000
Norwich Savings Society	0	0	5,754	54,698
Omnibank of Connecticut, Inc.	0	0	2,236	5,868
People's Bank	0	0	32,574	48,226
Peoples Savings Bank of New Britain	0	0	2,444	21,033
Putnam Savings Bank	0	0	0	500
Ridgefield Bank	0	0	0	3,564
Savings Bank of Danbury	0	0	0	10,000
Savings Bank of Manchester	0	0	0	1,875
Savings Bank of Rockville	0	0	0	1,771
Shelton Savings Bank	0	0	1,135	7,342
Society For Savings	0	0	10,761	122,612
Southington Savings Bank	0	0	1,828	19,729
Stafford Savings Bank	0	0	0	5,000
State Savings Bank	0	0	1,000	4,362
Suffield Bank	0	0	3,364	20,726
Thomaston Savings Bank	0	0	0	1,500
Tolland Bank	0	0	1,550	1,779
Torrington Savings Bank	0	0	0	1,000
Union Savings Bank of Danbury	0	0	0	1,000
Willimantic Savings Institute	0	0	0	1,000
Winsted Savings Bank	0	0	0	1,200
Total	**$ 0**	**$ 0**	**$ 128,527**	**$ 1,241,178**
Percent to Total Assets	**.00**	**.00**	**.32**	**3.14**

Table No. 11
STATEMENT OF LIABILITIES AND CAPITAL ACCOUNTS, Concluded

NAME OF BANK	Undivided Profits and Capital Reserves	Cumulative Foreign Currency Translations Adjustments	Total Equity Capital	Total Liabilities and Equity Capital
Advest Bank	$ 16,274	$ 0	$ 33,674	$ 517,683
American Bank of Connecticut	23,940	0	28,958	326,856
American Savings Bank	95,841	0	101,191	914,088
Bank Mart	16,796	0	44,924	754,017
Bank of Hartford	9,958	0	29,958	427,944
Branford Savings Bank	10,885	0	25,351	302,558
Bristol Savings Bank	30,469	0	35,469	552,290
Brooklyn Savings Bank	5,115	0	14,601	148,684
Burritt Interfinancial Bancorp	28,837	0	50,535	698,494
Centerbank	51,597	0	198,953	1,865,393
Central Bank	(3,668)	0	51,156	800,459
Chelsea Groton Savings Bank	39,047	0	42,237	386,254
City Savings Bank of Meriden	9,435	0	13,367	188,127
Collinsville Savings Society	2,604	0	3,304	33,834
Colony Savings Bank	(1,621)	0	2,804	40,165
Community Savings Bank	545	0	6,854	82,218
Connecticut Savings Bank	24,718	0	81,250	1,259,126
Derby Savings Bank	26,205	0	55,033	605,955
Dime Savings Bank of Norwich	6,275	0	6,775	84,397
Dime Savings Bank of Wallingford	14,668	0	70,204	588,072
Essex Savings Bank	15,623	0	16,423	150,634
Fairfield County Savings Bank	13,013	0	14,513	150,033
Farmers and Mechanics Savings Bank	30,743	0	44,204	629,154
Farmington Savings Bank	16,088	0	19,588	271,828
First Constitution Bank	19,452	0	179,013	2,380,276
First County Bank	23,621	0	31,851	522,620
Gateway Bank	59,175	0	115,634	1,289,823
Great Country Bank	15,752	0	54,889	435,395
Guilford Savings Bank	13,999	0	14,999	163,077
Jewett City Savings Bank	7,738	0	8,271	106,069

Table No. 12
LOANS AND LEASE FINANCING RECEIVABLES CONSOLIDATED FIGURES, DEC. 31, 1989

	Total	Percent to Total Loans
LOANS SECURED BY REAL ESTATE:		
Construction and Land Development	$2,260,102	7.26
Secured by farmland (including farm residential and other improvements)	2,003	.01
Secured by 1-4 family residential properties	18,889,006	60.69
Secured by multifamily (5 or more) residential properties	1,210,164	3.89
Secured by nonfarm nonresidential properties	3,664,144	11.77
Foreign department mortgages	0	
Loans to depository institutions	24,500	.08
Loans to finance agricultural production and other loans to farmers	0	
Commercial and industrial loans	2,711,825	8.71
Acceptances of other banks	4,891	.02
Loans to individuals for household, family and other personal expenditures (including purchased paper):		
Credit cards and related plans (including check credit and other revolving credit plans)	511,389	1.64
Other (includes single payment and installment)	1,659,680	5.33
Loans to foreign governments and official institutions (including foreign central banks)	0	
Obligations (other than securities) of states and political subdivisions in the U.S.	7,801	.03
All other loans	53,868	.17
Lease financing receivables (net of unearned income)	125,287	.40
Total loans and leases, gross	**31,124,660**	**100.00**
Less: unearned income on loans reflected in items above	106,993	.34
Total loans and leases (excluding unearned income)	**$31,017,667**	**99.66**

Table No. 13
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1989

	Total	Percent to Total Operating Income
INTEREST INCOME:		
On loans	$3,287,343	81.54
On lease financing receivables	12,375	.31
On balances due from depository institutions	17,863	.44
On securities	442,718	10.98
On assets held in trading accounts	1,017	.03
On fed funds sold and secs purchased U/A to resell	47,362	1.17
Total Interest Income	**3,808,678**	**94.47**
INTEREST EXPENSE:		
On deposits	2,225,653	55.21
On fed funds purchased and sec sold U/A to repurchase	77,823	1.93
On demand to US Treas and other borrowed money	432,367	10.72
On mortgage indebt and oblig under capitalized leases	2,040	.05
On notes and debentures subordinated to deposits	5,783	.14
Total Interest Expense	**2,743,666**	**68.06**
Net interest income	**1,065,012**	**26.42**
Provision for loan and lease losses	340,120	8.44
Provision for allocated transfer risk	0	
Noninterest income:		
On fiduciary activities	2,273	.06
On deposit accounts in domestic offices	39,422	.98
On gains (losses) on foreign exchange trans	0	
On other foreign transactions gains (losses)	32	.00
On gains (losses) from assets held in trading accounts	435	.01
On other noninterest income	180,684	4.48
Total Noninterest Income	**222,846**	**5.53**
Gains (losses) on secs not held in trading accounts	80,666	2.00
Noninterest expense:		
Salaries and employee benefits	389,182	9.65
Of premises and fixed assets	154,819	3.84
Other noninterest expenses	314,303	7.80
Total Noninterest Expense	**858,304**	**21.29**
Income (loss) before income taxes and extraordinary items and other adjustments	170,100	4.22
Applicazble income taxes on previous line	74,160	1.84
Income (loss) before extraordinary items and other adjs	95,940	2.38
Extraordinary items and other adjs gross of income taxes	809	.02
Applicable income taxes on previous line	0	
Extraordinary items and other adjs, net of income taxes	809	.02
Net Income (loss)	**$96,749**	**2.40**

Liberty Bank for Savings	58,420	0	65,346	915,478
Litchfield Bancorp	1,328	0	7,611	106,370
Mechanics Savings Bank	34,031	0	48,765	705,703
Midconn Bank	24,314	0	30,599	214,386
Milford Bank	8,608	0	9,333	141,730
Moodus Savings Bank	1,457	0	3,657	27,100
Naugatuck Savings Bank	23,495	0	25,320	229,255
New England Savings Bank	24,562	0	117,371	1,107,998
New Haven Savings Bank	139,864	0	151,864	1,697,007
New Milford Savings Bank	1,280	0	48,733	505,263
Newtown Savings Bank	16,749	0	18,104	184,115
Northwest Bank for Savings	4,830	0	7,550	116,782
Norwalk Savings Society	27,743	0	31,743	486,147
Norwich Savings Society	28,382	0	88,834	682,450
Omnibank of Connecticut, Inc.	(4,145)	0	3,959	315,684
People's Bank	399,919	0	480,719	7,037,923
Peoples Savings Bank of New Britain	12,365	0	35,842	264,206
Putnam Savings Bank	8,965	0	9,465	97,038
Ridgefield Bank	6,124	0	9,688	125,424
Savings Bank of Danbury	11,243	0	21,243	165,835
Savings Bank of Manchester	46,669	0	48,544	658,842
Savings Bank of Rockville	15,485	0	17,256	246,864
Shelton Savings Bank	4,692	0	13,169	167,822
Society For Savings	129,465	0	262,838	4,422,091
Southington Savings Bank	11,153	0	32,710	251,983
Stafford Savings Bank	7,897	0	12,897	100,863
State Savings Bank	11,673	0	17,035	249,112
Suffield Bank	(9,142)	0	14,948	353,916
Thomaston Savings Bank	20,351	0	21,851	184,704
Tolland Bank	13,175	0	16,504	179,422
Torrington Savings Bank	23,846	0	24,846	280,148
Union Savings Bank of Danbury	38,768	0	39,768	376,502
Willimantic Savings Institute	13,296	0	14,296	136,256
Winsted Savings Bank	8,156	0	9,356	145,200
Total	**$ 1,788,042**	**$ 0**	**$ 3,157,747**	**$ 39,555,154**
Percent to Total Assets	**4.52**	**.00**	**7,98**	**100.00**

Table No. 14
INCOME AND EXPENSES FOR CALENDAR YEAR ENDED DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Interest Income				
	On Loans	On Lease Financing Receivables	On Balances Due From Depository Institutions	On Securities	On Assets Held In Trading Accounts
Advest Bank	$ 43,257	$ 0	$ 1,854	$ 7,624	$ 0
American Bank of Connecticut	25,632	0	0	4,314	0
American Savings Bank	70,890	0	1,357	6,582	0
Bank Mart	57,406	5,871	0	4,235	0
Bank of Hartford	43,549	127	746	2,251	0
Branford Savings Bank	28,935	0	15	1,162	0
Bristol Savings Bank	55,786	0	248	1,053	0
Brooklyn Savings Bank	13,297	0	8	1,381	0
Burritt Interfinancial Bancorp	62,509	0	325	5,286	0
Centerbank	172,077	5,907	0	17,855	0
Central Bank	73,961	0	262	3,367	103
Chelsea Groton Savings Bank	26,242	0	265	6,977	0
City Savings Bank of Meriden	16,560	0	305	457	0
Collinsville Savings Society	2,555	0	0	268	0
Colony Savings Bank	3,486	3	402	268	0
Community Savings Bank	7,615	0	78	513	0
Connecticut Savings Bank	122,054	0	30	9,267	527
Derby Savings Bank	57,380	0	22	2,680	0
Dime Savings Bank of Norwich	6,770	0	454	791	0
Dime Savings Bank of Wallingford	55,001	0	290	2,702	0
Essex Savings Bank	12,365	0	11	1,167	0
Fairfield County Savings Bank	11,511	0	113	1,727	0
Farmers and Mechanics Savings Bank	54,659	0	220	4,833	0
Farmington Savings Bank	19,582	0	363	3,368	0
First Constitution Bank	201,465	0	83	30,237	0
First County Bank	41,202	0	6	7,687	65
Gateway Bank	96,394	0	98	22,528	0
Great Country Bank	38,863	0	0	3,223	0
Guilford Savings Bank	12,044	0	56	2,877	0
Jewett City Savings Bank	8,792	0	24	1,248	0

Liberty Bank for Savings	82,709	0	2,126	4,244	0
Litchfield Bancorp	6,370	0	0	3,153	65
Mechanics Savings Bank	58,848	0	206	4,642	0
Midconn Bank	17,560	0	44	1,777	0
Milford Bank	12,964	0	66	615	0
Moodus Savings Bank	2,286	0	59	184	0
Naugatuck Savings Bank	18,512	0	94	2,598	0
New England Savings Bank	98,192	0	4	13,491	199
New Haven Savings Bank	141,739	0	237	15,800	32
New Milford Savings Bank	19,584	0	0	25,406	0
Newtown Savings Bank	11,782	0	1,523	3,065	0
Northwest Bank for Savings	9,771	0	171	615	0
Norwalk Savings Society	42,885	0	879	5,191	0
Norwich Savings Society	61,369	0	1,299	3,740	26
Omnibank of Connecticut, Inc.	32,146	467	787	1,855	0
People's Bank	584,367	0	174	45,026	0
Peoples Savings Bank of New Britain	20,610	0	89	2,426	0
Putnam Savings Bank	7,272	0	0	1,700	0
Ridgefield Bank	9,857	0	573	258	0
Savings Bank of Danbury	7,142	0	0	7,611	0
Savings Bank of Manchester	54,841	0	1,072	6,144	0
Savings Bank of Rockville	22,912	0	20	2,053	0
Shelton Savings Bank	14,692	0	0	720	0
Society For Savings	326,539	0	90	105,857	0
Southington Savings Bank	21,183	0	12	1,906	0
Stafford Savings Bank	6,189	0	11	2,815	0
State Savings Bank	18,740	0	49	3,335	0
Suffield Bank	32,306	0	0	3,564	0
Thomaston Savings Bank	11,830	0	247	2,920	0
Tolland Bank	16,046	0	9	1,217	0
Torrington Savings Bank	16,360	0	0	6,478	0
Union Savings Bank of Danbury	35,231	0	0	944	0
Willimantic Savings Institute	10,753	0	26	1,854	0
Winsted Savings Bank	11,917	0	361	1,554	0
Total	**$ 3,287,343**	**$ 12,375**	**$ 17,863**	**$ 442,686**	**$ 1,017**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Income		Interest Expense		
	On Federal Funds Sold & Securities Purchased U/A To Resell	Total Interest Income	On Deposits	On Fed Funds Purchased & Securities Sold U/A To Repurchase	On Demand To US Treasury And Other Borrowed Money
Advest Bank	$ 2,021	$ 54,756	$ 38,907	$ 0	$ 2,438
American Bank of Connecticut	366	30,312	15,588	395	4,182
American Savings Bank	6,171	85,000	60,391	0	0
Bank Mart	2,056	69,568	45,632	824	8,434
Bank of Hartford	49	46,722	26,091	617	6,655
Branford Savings Bank	414	30,526	16,605	0	4,102
Bristol Savings Bank	133	57,220	35,230	0	2,692
Brooklyn Savings Bank	105	14,788	7,728	26	2,081
Burritt Interfinancial Bancorp	827	68,947	40,197	2,091	4,275
Centerbank	(78)	195,761	94,046	10,351	38,696
Central Bank	2,161	79,854	44,125	359	13,841
Chelsea Groton Savings Bank	1,083	34,567	25,349	0	0
City Savings Bank of Meriden	0	17,322	9,901	0	2,509
Collinsville Savings Society	214	3,037	2,255	0	1
Colony Savings Bank	228	4,387	2,841	0	162
Community Savings Bank	102	8,308	4,876	0	229
Connecticut Savings Bank	0	131,878	74,543	0	11,940
Derby Savings Bank	227	60,309	35,697	0	7,552
Dime Savings Bank of Norwich	40	8,055	5,054	0	93
Dime Savings Bank of Wallingford	651	58,644	24,148	0	12,836
Essex Savings Bank	534	14,077	10,036	0	0
Fairfield County Savings Bank	1,038	14,389	9,546	0	0
Farmers and Mechanics Savings Bank	464	60,176	35,868	75	6,338
Farmington Savings Bank	1,184	24,497	18,760	0	3
First Constitution Bank	4	231,789	127,176	2,313	49,589
First County Bank	128	49,088	29,060	2,983	4,929
Gateway Bank	641	119,661	56,660	8,142	21,950
Great Country Bank	267	42,353	24,828	0	2,917
Guilford Savings Bank	491	15,468	10,917	0	0
Jewett City Savings Bank	425	10,489	6,373	75	661

Liberty Bank for Savings	692	89,771	56,637	0	10,564
Litchfield Bancorp	183	9,806	7,292	0	0
Mechanics Savings Bank	2,657	66,353	45,505	0	1,609
Midconn Bank	476	19,857	10,907	0	1,616
Milford Bank	133	13,778	9,037	0	398
Moodus Savings Bank	172	2,701	1,598	0	0
Naugatuck Savings Bank	569	21,773	14,183	0	3
New England Savings Bank	721	112,607	59,473	2,004	19,790
New Haven Savings Bank	2,638	160,446	91,514	1,716	21,169
New Milford Savings Bank	833	45,823	19,530	19,033	978
Newtown Savings Bank	205	16,575	12,454	0	0
Northwest Bank for Savings	330	10,887	6,706	0	912
Norwalk Savings Society	349	49,304	32,174	0	4,915
Norwich Savings Society	1,625	68,059	37,477	1,049	5,633
Omnibank of Connecticut, Inc.	1,877	37,132	21,608	36	7,328
People's Bank	5	629,572	394,870	12,232	52,485
Peoples Savings Bank of New Britain	807	23,932	15,069	0	892
Putnam Savings Bank	246	9,218	6,354	0	0
Ridgefield Bank	173	10,861	7,879	0	90
Savings Bank of Danbury	428	15,181	11,698	0	0
Savings Bank of Manchester	917	62,974	41,063	787	1,972
Savings Bank of Rockville	24	25,009	15,760	329	2,368
Shelton Savings Bank	424	15,836	9,273	0	2,024
Society For Savings	2,416	434,902	228,952	4,495	77,533
Southington Savings Bank	502	23,603	14,704	10	592
Stafford Savings Bank	48	9,063	6,275	0	0
State Savings Bank	266	22,390	8,529	6,349	1
Suffield Bank	932	36,802	19,733	1,516	4,905
Thomaston Savings Bank	1,060	16,057	11,278	0	0
Tolland Bank	73	17,345	9,766	0	1,470
Torrington Savings Bank	2,256	25,094	20,527	0	0
Union Savings Bank of Danbury	945	37,120	21,222	0	3,619
Willimantic Savings Institute	29	12,662	8,393	0	396
Winsted Savings Bank	405	14,237	9,776	16	0
Total	**$ 47,362**	**$ 3,808,678**	**$ 2,225,653**	**$ 77,823**	**$ 432,367**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Interest Expense				
	On Mortgage Indebt and Oblig Under Capitalized Leases	On Notes and Debentures Subordinated To Deposits	Total Interest Expense	Net Interest Income	Provisions For Loan and Lease Losses
Advest Bank	$ 0	$ 0	$ 41,345	$ 13,411	$ 2,667
American Bank of Connecticut	0	0	20,165	10,147	225
American Savings Bank	0	0	60,391	24,609	300
Bank Mart	0	0	54,890	14,678	2,605
Bank of Hartford	0	0	33,363	13,359	1,846
Branford Savings Bank	28	0	20,735	9,791	4,709
Bristol Savings Bank	0	964	38,886	18,334	788
Brooklyn Savings Bank	46	0	9,881	4,907	623
Burritt Interfinancial Bancorp	3	0	46,566	22,381	1,629
Centerbank	0	0	143,093	52,668	52,767
Central Bank	160	0	58,485	21,369	5,403
Chelsea Groton Savings Bank	0	0	25,349	9,218	1,412
City Savings Bank of Meriden	0	0	10,410	4,912	180
Collinsville Savings Society	0	0	256	781	6
Colony Savings Bank	0	0	3,003	1,384	616
Community Savings Bank	0	0	5,105	3,203	320
Connecticut Savings Bank	0	3,324	89,807	42,071	16,192
Derby Savings Bank	0	0	43,249	17,060	640
Dime Savings Bank of Norwich	0	0	5,147	2,908	72
Dime Savings Bank of Wallingford	0	0	36,984	21,660	1,092
Essex Savings Bank	0	0	10,036	4,041	514
Fairfield County Savings Bank	0	0	9,546	4,843	11
Farmers and Mechanics Savings Bank	342	0	42,623	17,553	4,750
Farmington Savings Bank	0	0	18,763	5,734	24
First Constitution Bank	0	0	179,078	52,711	59,928
First County Bank	0	0	36,972	12,116	2,578
Gateway Bank	0	0	86,761	32,900	12,200
Great Country Bank	0	0	27,745	14,608	9,010
Guilford Savings Bank	0	0	10,917	4,551	132
Jewett City Savings Bank	0	0	7,109	3,380	40

Liberty Bank for Savings	0	0	67,201	22,570	2,200
Litchfield Bancorp	0	0	7,292	2,514	21
Mechanics Savings Bank	0	0	47,114	19,239	2,000
Midconn Bank	0	0	12,523	7,334	216
Milford Bank	0	0	9,435	4,343	963
Moodus Savings Bank	0	0	1,598	1,103	0
Naugatuck Savings Bank	0	0	14,186	7,587	320
New England Savings Bank	0	0	81,267	31,340	17,963
New Haven Savings Bank	35	0	114,434	46,012	3,700
New Milford Savings Bank	0	0	39,541	6,282	165
Newtown Savings Bank	0	0	12,454	4,121	60
Northwest Bank for Savings	0	0	7,618	3,269	618
Norwalk Savings Society	0	0	37,089	12,215	9,240
Norwich Savings Society	0	0	44,159	23,900	9,200
Omnibank of Connecticut, Inc.	1	0	28,973	8,159	28,897
People's Bank	1,338	0	460,925	168,647	31,106
Peoples Savings Bank of New Britain	0	0	15,961	7,971	120
Putnam Savings Bank	0	0	6,354	2,864	44
Ridgefield Bank	3	0	7,972	2,889	58
Savings Bank of Danbury	0	0	11,698	3,483	0
Savings Bank of Manchester	0	0	43,822	19,152	2,260
Savings Bank of Rockville	0	0	18,457	6,552	494
Shelton Savings Bank	7	0	11,304	4,532	130
Society For Savings	22	1,495	312,497	122,405	27,827
Southington Savings Bank	0	0	15,306	8,297	450
Stafford Savings Bank	0	0	6,275	2,788	43
State Savings Bank	0	0	14,879	7,511	4,640
Suffield Bank	55	0	26,209	10,593	12,769
Thomaston Savings Bank	0	0	11,278	4,779	35
Tolland Bank	0	0	11,236	6,109	360
Torrington Savings Bank	0	0	20,527	4,567	0
Union Savings Bank of Danbury	0	0	24,841	12,279	70
Willimantic Savings Institute	0	0	8,789	3,873	104
Winsted Savings Bank	0	0	9,792	4,445	768
Total	**$ 2,040**	**$ 5,783**	**$ 2,743,666**	**$ 1,065,012**	**$ 340,120**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Provisions For Allocated Transfer Risk	Noninterest Income			
		On Fiduciary Activities	On Deposit Accounts In Domestic Offices	On Gains (Losses) On Foreign Exchange Transactions	On Other Foreign Transactions Gains (Losses)
Advest Bank	$ 0	$ 189	$ 2	$ 0	$ 0
American Bank of Connecticut	0	0	522	0	0
American Savings Bank	0	129	249	0	0
Bank Mart	0	0	280	0	0
Bank of Hartford	0	0	256	0	0
Branford Savings Bank	0	133	409	0	0
Bristol Savings Bank	0	0	480	0	0
Brooklyn Savings Bank	0	0	288	0	0
Burritt Interfinancial Bancorp	0	0	473	0	0
Centerbank	0	0	858	0	0
Central Bank	0	0	523	0	0
Chelsea Groton Savings Bank	0	0	527	0	0
City Savings Bank of Meriden	0	0	238	0	0
Collinsville Savings Society	0	0	43	0	0
Colony Savings Bank	0	0	108	0	0
Community Savings Bank	0	0	131	0	0
Connecticut Savings Bank	0	0	1,862	0	0
Derby Savings Bank	0	0	311	0	0
Dime Savings Bank of Norwich	0	0	161	0	0
Dime Savings Bank of Wallingford	0	0	781	0	0
Essex Savings Bank	0	0	119	0	0
Fairfield County Savings Bank	0	0	114	0	0
Farmers and Mechanics Savings Bank	0	0	590	0	0
Farmington Savings Bank	0	0	278	0	0
First Constitution Bank	0	0	2,534	0	0
First County Bank	0	0	433	0	0
Gateway Bank	0	0	860	0	0
Great Country Bank	0	0	281	0	0
Guilford Savings Bank	0	0	184	0	0
Jewett City Savings Bank	0	0	140	0	0

Liberty Bank for Savings	0	0	1,653	0	0
Litchfield Bancorp	0	0	148	0	0
Mechanics Savings Bank	0	0	923	0	0
Midconn Bank	0	0	125	0	0
Milford Bank	0	0	173	0	0
Moodus Savings Bank	0	0	39	0	0
Naugatuck Savings Bank	0	0	246	0	0
New England Savings Bank	0	0	1,116	0	0
New Haven Savings Bank	0	183	1,345	0	0
New Milford Savings Bank	0	0	182	0	0
Newtown Savings Bank	0	0	138	0	0
Northwest Bank for Savings	0	0	173	0	0
Norwalk Savings Society	0	170	270	0	0
Norwich Savings Society	0	0	808	0	0
Omnibank of Connecticut, Inc.	0	0	416	0	0
People's Bank	0	1,068	11,464	0	32
Peoples Savings Bank of New Britain	0	0	173	0	0
Putnam Savings Bank	0	0	92	0	0
Ridgefield Bank	0	0	52	0	0
Savings Bank of Danbury	0	0	0	0	0
Savings Bank of Manchester	0	7	1,080	0	0
Savings Bank of Rockville	0	0	371	0	0
Shelton Savings Bank	0	0	260	0	0
Society For Savings	0	292	2,051	0	0
Southington Savings Bank	0	102	221	0	0
Stafford Savings Bank	0	0	100	0	0
State Savings Bank	0	0	45	0	0
Suffield Bank	0	0	361	0	0
Thomaston Savings Bank	0	0	102	0	0
Tolland Bank	0	0	243	0	0
Torrington Savings Bank	0	0	4	0	0
Union Savings Bank of Danbury	0	0	455	0	0
Willimantic Savings Institute	0	0	284	0	0
Winsted Savings Bank	0	0	274	0	0
Total	**$ 0**	**$ 2,273**	**$ 39,422**	**$ 0**	**$ 32**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Income			Gains (Losses) Assets Not In Trading Accounts	Noninterest Expense
	On Gains (Losses) Assets Held In Trading Accounts	Other Noninterest Income	Total Noninterest Income		Salaries And Employee Benefits
Advest Bank	$ 0	$ 951	$ 1,142	$ (48)	$ 1,441
American Bank of Connecticut	0	715	1,237	3,776	3,007
American Savings Bank	0	700	1,078	3,748	5,449
Bank Mart	0	2,389	2,669	(13)	8,080
Bank of Hartford	0	524	780	115	4,399
Branford Savings Bank	0	180	722	38	2,968
Bristol Savings Bank	0	1,456	1,936	143	6,862
Brooklyn Savings Bank	0	1,062	1,350	(1,729)	1,784
Burritt Interfinancial Bancorp	0	685	1,158	(667)	5,863
Centerbank	0	22,787	23,645	(341)	27,590
Central Bank	164	1,140	1,827	10	7,100
Chelsea Groton Savings Bank	0	448	975	2,333	3,692
City Savings Bank of Meriden	0	72	310	42	1,503
Collinsville Savings Society	0	15	58	8	407
Colony Savings Bank	0	17	125	6	683
Community Savings Bank	0	24	155	(8)	941
Connecticut Savings Bank	0	3,412	5,274	136	15,859
Derby Savings Bank	0	735	1,046	116	4,888
Dime Savings Bank of Norwich	0	58	219	155	969
Dime Savings Bank of Wallingford	0	245	1,026	76	4,971
Essex Savings Bank	0	179	298	314	1,263
Fairfield County Savings Bank	0	85	199	0	1,796
Farmers and Mechanics Savings Bank	0	1,640	2,230	2,212	7,983
Farmington Savings Bank	0	238	516	274	2,386
First Constitution Bank	0	4,801	7,335	4,711	15,944
First County Bank	86	478	997	1,689	4,682
Gateway Bank	0	2,758	3,618	3,382	10,800
Great Country Bank	0	921	1,202	(654)	5,240
Guilford Savings Bank	0	65	249	19	1,238
Jewett City Savings Bank	0	121	261	(10)	1,076

Liberty Bank for Savings	0	1,819	3,472	4,705	10,351
Litchfield Bancorp	(209)	101	40	112	1,571
Mechanics Savings Bank	0	1,884	2,807	1,941	7,770
Midconn Bank	0	384	509	166	2,271
Milford Bank	0	67	240	321	1,206
Moodus Savings Bank	0	16	55	0	462
Naugatuck Savings Bank	0	129	375	163	2,245
New England Savings Bank	387	1,720	3,223	1,087	8,740
New Haven Savings Bank	(240)	2,924	4,212	2,283	12,532
New Milford Savings Bank	0	4,378	4,560	(852)	2,390
Newtown Savings Bank	0	160	298	443	1,815
Northwest Bank for Savings	148	105	426	0	1,372
Norwalk Savings Society	0	555	995	379	4,548
Norwich Savings Society	36	369	1,213	(566)	6,058
Omnibank of Connecticut, Inc.	0	842	1,258	202	3,664
People's Bank	0	42,199	54,763	27,106	86,685
Peoples Savings Bank of New Britain	0	533	706	396	2,023
Putnam Savings Bank	0	73	165	91	826
Ridgefield Bank	0	647	699	355	1,319
Savings Bank of Danbury	0	39	39	0	930
Savings Bank of Manchester	0	331	1,418	(1,036)	[illegible]
Savings Bank of Rockville	0	369	740	575	[illegible]
Shelton Savings Bank	0	346	606	284	1,585
Society For Savings	0	67,614	69,957	21,327	39,823
Southington Savings Bank	0	154	477	299	2,149
Stafford Savings Bank	0	88	188	670	1,124
State Savings Bank	0	63	108	147	682
Suffield Bank	63	2,838	3,262	(1,439)	4,544
Thomaston Savings Bank	0	107	209	623	1,575
Tolland Bank	0	229	472	188	2,220
Torrington Savings Bank	0	57	61	311	1,328
Union Savings Bank of Danbury	0	205	660	294	2,744
Willimantic Savings Institute	0	157	441	227	1,633
Winsted Savings Bank	0	281	555	31	1,633
Total	**$ 435**	**$ 180,684**	**$ 222,846**	**$ 80,666**	**$ 389,182**

Table No. 14
INCOME AND EXPENSES, Continued

NAME OF BANK	Noninterest Income				
	On Premises And Fixed Assets	Other Noninterest Expenses	Total Noninterest Expenses	Net Before Income Taxes And Extraordinary Items	Applicable Income Taxes
Advest Bank	$ 739	$ 2,758	$ 4,938	$ 6,900	$ 1,823
American Bank of Connecticut	924	2,164	6,095	8,840	2,763
American Savings Bank	1,563	3,019	10,031	19,104	7,494
Bank Mart	3,321	4,540	15,941	(1,212)	266
Bank of Hartford	1,974	2,000	8,373	4,035	2,219
Branford Savings Bank	1,198	2,593	6,759	(917)	(329)
Bristol Savings Bank	2,761	3,362	12,985	6,640	2,727
Brooklyn Savings Bank	719	1,090	3,593	312	0
Burritt Interfinancial Bancorp	1,802	3,661	11,326	9,917	4,461
Centerbank	13,225	29,863	70,678	(47,473)	(15,698)
Central Bank	3,195	4,920	15,215	2,588	873
Chelsea Groton Savings Bank	1,667	3,770	9,129	1,985	861
City Savings Bank of Meriden	354	876	2,733	2,351	1,011
Collinsville Savings Society	83	176	666	175	49
Colony Savings Bank	241	572	1,496	(597)	0
Community Savings Bank	237	642	1,820	1,210	555
Connecticut Savings Bank	5,496	8,677	30,032	1,257	0
Derby Savings Bank	1,639	3,461	9,988	7,594	3,221
Dime Savings Bank of Norwich	203	700	1,872	1,338	438
Dime Savings Bank of Wallingford	1,506	3,538	10,015	11,655	4,820
Essex Savings Bank	306	901	2,470	1,669	768
Fairfield County Savings Bank	591	891	3,278	1,753	658
Farmers and Mechanics Savings Bank	2,002	3,817	13,802	3,443	3,041
Farmington Savings Bank	682	1,610	4,678	1,822	612
First Constitution Bank	4,819	19,239	40,002	(35,173)	(13,892)
First County Bank	1,482	2,988	9,152	3,072	1,976
Gateway Bank	5,000	4,534	20,334	7,366	6,171
Great Country Bank	1,754	4,797	11,791	(5,645)	(2,601)
Guilford Savings Bank	534	444	2,216	2,471	1,040
Jewett City Savings Bank	286	833	2,195	1,396	477

Table No. 15
TRUST DEPARTMENT STATISTICS, DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF BANK	Number of Accounts	Total Trust Funds
Advest Bank, Hartford	971	$142,085
Branford Savings Bank	123	21,034
Connecticut Savings Bank, New Haven	429	49,702
New Haven Savings Bank	72	41,523
New Milford Savings Bank	119	43,863
Norwalk Savings Society	309	21,659
People's Bank, Bridgeport	194	616,911
Society for Savings, Hartford	179	44,069
Southington Savings Bank	150	21,091
Total	**2,546**	**$1,001,937**
CLASSIFICATION OF TRUST DEPARTMENT ACCOUNTS		
Executor and Administrator	16	2,264
Conservator, guardian, trustee accounts	729	327,546
Agency, custodian and safekeeping accounts	1,801	672,127
Total	**2,546**	**$1,001,937**
CLASSIFICATION OF TRUST DEPARTMENT ASSETS		
Bonds		$299,343
Stocks		160,684
Real estate mortgages		206,860
Real estate		4,751
Participation in real estate mortgage		0
Participation in real estate		57
Savings deposits own bank		10,656
Savings deposits other banks		24,722
Uninvested and undistributed cash		713
Other assets		294,151
Total		**$1,001,937**

Table No. 17
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR
SAVINGS AND LOAN ASSOCIATIONS
FOR DEC. 31, 1989 AND DEC. 31, 1988 — (Dollar amounts in thousands)

ASSETS	12/31/89	12/31/88	Increase (Decrease)	Percent of Change
Mortgage Loans and Contracts:				
FHA/VA and Other Fed. Ins. or Guaranteed Loans	$ 0	$ 0	$ 0	
Conventional	625,856	621,868	3,988	0.64
Mortgage Backed Pass Through Securities	14,280	18,052	(3,772)	(20.90)
Accrued Interest Receivable	6,061	5,394	667	12.37
Less: Contra-Assets to Mortgage Loans	14,391	16,285	(1,894)	(11.63)
Net Mortgage Loans and Contracts	**631,806**	**629,029**	**2,777**	**0.44**
Nonmortgage Loans and Contracts:				
Commercial Loans	21,750	8,428	13,322	158.07
Consumer Loans	45,514	79,243	(33,729)	(42.56)
Financing Leases	0	0	0	0.00
Accrued Interest Receivable	779	900	(121)	(13.44)
Less: Contra-Assets to Nonmortgage Loans	1,553	1,474	79	5.36
Net Nonmortgage Loans and Contracts	**66,490**	**87,097**	**(20,607)**	**(23.66)**
Repossessed Assets	1,808	308	1,500	487.01
Real Estate Investments	4,994	156	4,838	3,101.28
Cash and Deposits	14,200	10,844	3,356	30.95
Investment Securities	83,502	93,991	(10,489)	(11.16)
Accrued Interest Receivables	956	1,213	(257)	(21.19)
Fixed Assets	10,789	12,482	(1,693)	(13.56)
Other Assets	6,682	9,432	(2,750)	(29.16)
Total Assets	**821,227**	**844,552**	**(23,325)**	**(2.76)**
LIABILITIES				
Fixed Maturity Deposits	446,136	431,361	14,775	3.43
Now, Supernow and Other Transaction Accounts	52,772	54,913	(2,141)	(3.90)
Money Market Deposit Accounts	43,252	55,942	(12,690)	(22.68)
Passbook Accounts	103,575	120,830	(17,255)	(14.28)
Total Deposits	**645,735**	**663,046**	**(17,311)**	**(2.61)**
Federal Home Loan Bank Advances	90,150	80,786	9,364	11.59
Other Borrowed Money	22,783	38,947	(16,164)	(41.50)
Other Borrowings	0	396	(396)	(100.00)
Other Liabilities	10,843	9,644	1,199	12.43
Definitional Capital	2,000	0	2,000	0.00
Total Liabilities	**771,511**	**792,819**	**(21,308)**	**(2.69)**
MODIFIED EQUITY CAPITAL				
Preferred Stock	0	0	0	0.00
Common Stock (Par)	3,069	3,322	(253)	(7.62)
Paid in Surplus	9,612	9,356	256	2.74
Retained Earnings	37,035	39,055	(2,020)	(5.17)
Total Modified Equity Capital	**49,716**	**51,733**	**(2,017)**	**(3.90)**
Total Liabilities and Modified Equity Capital	**$ 821,227**	**$ 844,552**	**$ (23,325)**	**(2.76)**

Liberty Bank for Savings	4,102	6,855	21,308	7,239	2,764
Litchfield Bancorp	549	795	2,915	(270)	(172)
Mechanics Savings Bank	4,668	5,635	18,073	3,914	1,902
Midconn Bank	578	1,351	4,200	3,593	1,449
Milford Bank	406	1,120	2,732	1,209	493
Moodus Savings Bank	118	194	774	384	111
Naugatuck Savings Bank	919	1,530	4,694	3,111	1,491
New England Savings Bank	4,279	5,884	18,903	(1,216)	(1,376)
New Haven Savings Bank	3,252	8,887	24,671	24,136	8,884
New Milford Savings Bank	1,101	1,309	4,800	5,025	834
Newtown Savings Bank	541	890	3,246	1,556	566
Northwest Bank for Savings	438	780	2,590	487	146
Norwalk Savings Society	1,689	3,087	9,324	(4,975)	0
Norwich Savings Society	2,375	4,334	12,767	2,580	2,297
Omnibank of Connecticut, Inc.	1,792	2,242	7,698	(26,976)	(7,462)
People's Bank	37,896	54,117	178,698	40,712	8,251
Peoples Savings Bank of New Britain	1,115	1,397	4,535	4,418	1,755
Putnam Savings Bank	305	414	1,545	1,531	610
Ridgefield Bank	268	876	2,463	1,422	755
Savings Bank of Danbury	175	420	1,525	1,997	706
Savings Bank of Manchester	2,357	4,502	13,094	4,180	1,167
Savings Bank of Rockville	887	2,027	5,179	2,194	909
Shelton Savings Bank	836	910	3,331	1,961	792
Society For Savings	16,436	59,641	115,900	69,962	25,106
Southington Savings Bank	468	1,532	4,149	4,474	1,752
Stafford Savings Bank	275	545	1,944	1,659	501
State Savings Bank	93	528	1,303	1,823	(185)
Suffield Bank	2,732	12,249	19,525	(19,878)	(2,572)
Thomaston Savings Bank	585	945	3,105	2,471	1,263
Tolland Bank	769	2,262	5,251	1,158	197
Torrington Savings Bank	352	643	2,323	2,616	1,119
Union Savings Bank of Danbury	879	1,925	5,548	7,615	3,150
Willimantic Savings Institute	653	1,077	3,363	1,074	438
Winsted Savings Bank	628	964	3,225	1,038	715
Total	**$ 154,819**	**$ 314,303**	**$ 858,304**	**$ 170,100**	**$ 74,160**

Table No. 14
INCOME AND EXPENSES, Concluded

NAME OF BANK	Net Before Extraordinary Items and Other Adjustments	Extraordinary Items and Other Adjs Gross of Income Taxes	Applicable Income Taxes Expenses	Extraordinary Items and Other Adjs Net Of Income Taxes	Net Income (Loss)
Advest Bank	$ 5,077	$ 0	$ 0	$ 0	$ 5,077
American Bank of Connecticut	6,077	0	0	0	6,077
American Savings Bank	11,610	0	0	0	11,610
Bank Mart	(1,478)	0	0	0	(1,478)
Bank of Hartford	1,816	0	0	0	1,816
Branford Savings Bank	(588)	0	0	0	(588)
Bristol Savings Bank	3,913	0	0	0	3,913
Brooklyn Savings Bank	312	0	0	0	312
Burritt Interfinancial Bancorp	5,456	0	0	0	5,456
Centerbank	(31,775)	0	0	0	(31,775)
Central Bank	1,715	0	0	0	1,715
Chelsea Groton Savings Bank	1,124	0	0	0	1,124
City Savings Bank of Meriden	1,340	0	0	0	1,340
Collinsville Savings Society	126	0	0	0	126
Colony Savings Bank	(597)	0	0	0	(597)
Community Savings Bank	655	0	0	0	655
Connecticut Savings Bank	1,257	0	0	0	1,257
Derby Savings Bank	4,373	0	0	0	4,373
Dime Savings Bank of Norwich	900	0	0	0	900
Dime Savings Bank of Wallingford	6,835	0	0	0	6,835
Essex Savings Bank	901	0	0	0	901
Fairfield County Savings Bank	1,095	0	0	0	1,095
Farmers and Mechanics Savings Bank	402	0	0	0	402
Farmington Savings Bank	1,210	0	0	0	1,210
First Constitution Bank	(21,281)	730	0	730	(20,551)
First County Bank	1,096	0	0	0	1,096
Gateway Bank	1,195	0	0	0	1,195
Great Country Bank	(3,044)	0	0	0	(3,044)
Guilford Savings Bank	1,431	0	0	0	1,431
Jewett City Savings Bank	919	0	0	0	919

Liberty Bank for Savings	4,475	0	0	0	4,475
Litchfield Bancorp	(98)	0	0	0	(98)
Mechanics Savings Bank	2,012	0	0	0	2,012
Midconn Bank	2,144	79	0	79	2,223
Milford Bank	716	0	0	0	716
Moodus Savings Bank	273	0	0	0	273
Naugatuck Savings Bank	1,620	0	0	0	1,620
New England Savings Bank	160	0	0	0	160
New Haven Savings Bank	15,252	0	0	0	15,252
New Milford Savings Bank	4,191	0	0	0	4,191
Newtown Savings Bank	990	0	0	0	990
Northwest Bank for Savings	341	0	0	0	341
Norwalk Savings Society	(4,975)	0	0	0	(4,975)
Norwich Savings Society	283	0	0	0	283
Omnibank of Connecticut, Inc.	(19,514)	0	0	0	(19,514)
People's Bank	32,461	0	0	0	32,461
Peoples Savings Bank of New Britain	2,663	0	0	0	2,663
Putnam Savings Bank	921	0	0	0	921
Ridgefield Bank	667	0	0	0	667
Savings Bank of Danbury	1,291	0	0	0	1,291
Savings Bank of Manchester	3,013	0	0	0	3,013
Savings Bank of Rockville	1,285	0	0	0	1,285
Shelton Savings Bank	1,169	0	0	0	1,169
Society For Savings	44,856	0	0	0	44,856
Southington Savings Bank	2,722	0	0	0	2,722
Stafford Savings Bank	1,158	0	0	0	1,158
State Savings Bank	2,008	0	0	0	2,008
Suffield Bank	(17,306)	0	0	0	(17,306)
Thomaston Savings Bank	1,208	0	0	0	1,208
Tolland Bank	961	0	0	0	961
Torrington Savings Bank	1,497	0	0	0	1,497
Union Savings Bank of Danbury	4,465	0	0	0	4,465
Willimantic Savings Institute	636	0	0	0	636
Winsted Savings Bank	323	0	0	0	323
Total	**$ 95,940**	**$ 809**	**$ 0**	**$ 809**	**$ 96,749**

Table No. 16 — ABSTRACT OF REPORTS FROM 1950 - 1989 (Amounts in thousands of dollars)

Year	Number of banks	Assets						Liabilities				
		Loans on real estate	Other loans	U.S. Government securities	Other bonds and stocks	Real estate bank premises and furniture and fixtures	Other assets, including cash on hand	Total deposits	Reserves on loans and securities	Other liabilities	Surplus accounts	Total assets or liabilities
1950	72	418,123	5,471	821,971	201,352	6,354	61,789	1,338,087	....	11,653	165,323	**1,515,063**
1951	72	482,954	6,171	784,252	219,478	7,681	75,054	1,391,420	....	7,152	177,018	**1,575,590**
1952	72	560,910	7,584	777,321	250,577	8,504	73,501	1,489,012	....	7,619	181,766	**1,678,397**
1953	72	657,847	9,102	772,386	279,245	9,074	71,663	1,602,829	....	9,182	187,306	**1,799,317**
1954	72	774,799	11,180	725,187	332,650	10,501	75,749	1,721,018	....	11,012	198,036	**1,930,066**
1955	71	944,305	14,302	692,822	329,934	11,711	71,599	1,842,840	....	14,975	206,858	**2,064,673**
1956	71	1,131,697	18,245	637,597	345,959	12,662	73,855	1,986,025	....	18,212	215,778	**2,220,015**
1957	71	1,261,228	21,879	600,924	373,552	13,864	74,134	2,102,665	....	19,263	223,653	**2,345,581**
1958	71	1,387,318	24,956	579,862	433,181	15,961	74,476	2,256,760	....	22,357	236,637	**2,515,754**
1959	71	1,568,476	31,216	521,486	447,728	18,810	69,876	2,386,564	....	26,066	244,962	**2,657,592**
1960	71	1,776,644	35,305	435,517	477,925	20,056	63,740	2,516,201	....	30,396	262,590	**2,809,187**
1961	71	1,994,390	43,014	409,815	485,561	21,763	75,212	2,733,298	....	17,672	278,785	**3,029,755**
1962	71	2,226,916	50,899	401,376	508,175	23,843	77,864	2,973,862	....	22,820	292,391	**3,289,073**
1963	71	2,508,295	62,331	361,024	534,246	24,935	73,285	3,221,738	....	32,516	309,862	**3,564,116**
1964	71	2,790,094	71,236	343,016	524,750	28,823	76,731	3,476,913	....	27,787	329,950	**3,834,650**
1965	71	3,034,782	87,647	313,165	540,004	32,895	83,206	3,707,251	....	28,501	355,947	**4,091,699**
1966	70	3,263,964	104,877	259,858	530,196	35,536	77,699	3,859,445	....	40,050	372,635	**4,272,130**
1967	70	3,465,493	127,607	257,099	645,976	39,443	76,682	4,193,740	....	27,278	391,282	**4,612,300**
1968	69	3,717,943	156,441	240,631	735,030	44,556	84,148	4,521,099	....	34,679	422,966	**4,978,744**
1969	69	4,023,990	197,597	194,493	829,066	39,406	99,722	4,882,243	....	47,671	454,360	**5,384,274**
1970	69	4,292,695	198,113	187,345	1,008,135	57,369	135,628	5,357,450	....	39,476	482,359	**5,879,285**
1971	68	4,760,045	221,588	331,048	1,148,868	82,734	180,376	6,139,881	10,093	53,793	520,892	**6,724,659**
1972	68	5,334,525	255,682	373,208	1,282,639	105,200	229,201	6,930,001	9,426	66,870	574,158	**7,580,455**
1973	68	6,020,296	326,935	269,679	1,220,449	125,151	304,733	7,479,842	11,641	113,973	661,787	**8,267,243**
1974	68	6,370,239	369,857	276,695	1,249,885	152,188	368,024	7,859,583	14,039	201,947	711,319	**8,786,888**
1975	67	6,717,857	445,674	557,392	1,455,538	187,055	460,754	8,873,703	....	169,595	780,972	**9,824,270**
1976	66	7,462,204	542,769	743,699	1,651,171	199,203	481,445	10,109,111	....	139,655	831,726	**11,080,492**
1977	65	8,506,957	659,906	778,358	1,694,136	203,762	564,950	11,279,338	....	206,400	922,331	**12,408,069**
1978	65	9,476,492	754,300	705,064	1,761,368	202,410	784,712	12,335,755	....	344,210	1,004,381	**13,684,346**
1979	65	10,183,475	899,934	744,913	1,648,473	212,769	767,524	12,936,554	....	435,990	1,084,544	**14,457,088**
1980	65	10,499,506	1,034,050	1,000,014	1,683,302	215,503	1,081,197	13,859,846	....	496,911	1,156,815	**15,513,572**
1981	65	10,858,783	1,280,700	1,044,677	1,551,268	222,692	1,412,246	14,495,946	....	733,795	1,140,625	**16,370,366**
1982	62	10,836,248	2,333,279	1,347,797	1,727,610	265,056	1,228,808	15,818,711	....	802,410	1,117,677	**17,738,798**
1983	57	11,990,569	2,172,474	2,032,282	2,156,253	275,799	1,295,732	17,748,409	....	915,568	1,259,132	**19,923,109**
1984	55	12,006,358	2,333,269	1,883,385	2,153,704	269,858	1,840,957	18,315,253	....	811,406	1,360,872	**20,487,531**
1985	58	13,532,759	3,077,937	1,499,616	2,197,543	319,025	1,897,923	19,781,485	....	1,065,746	1,677,572	**22,524,803**
1986	58	15,742,159	3,847,639	2,022,825	2,548,142	326,755	2,120,022	21,949,826		2,150,409	2,507,307	**26,607,542**
1987	62	19,940,912	4,287,389	2,290,161	2,502,566	424,445	1,749,331	24,562,369	....	3,887,891	2,744,544	**31,194,804**
1988	64	25,164,695	4,839,039	2,290,901	2,694,365	545,622	1,872,896	28,536,907	....	5,665,532	3,205,079	**37,407,518**
1989	64	26,025,419	4,992,248	2,751,360	2,942,247	898,595	1,945,285	29,947,290	....	6,450,117	3,157,747	**39,555,154**

Table No. 18
STATEMENT OF ASSETS, DEC. 31, 1989
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	FHA/VA and Other Fed. Insured or Guaranteed Loans	Conventional	Mortgage Backed Pass Through Securities	Accrued Interest Receivable	Contra Assets To Mortgage Loans
Connecticut Savings and Loan	$ 0	$ 16,252	$ 92	$ 199	$ 80
Danbury Savings and Loan Inc.	0	253,282	9,439	2,528	8,124
Eastern Savings and Loan	0	77,971	389	579	975
First New London Savings and Loan Inc.	0	24,398	0	180	45
Naugatuck Valley Savings and Loan Inc.	0	91,302	0	741	826
Windsor Locks Savings and Loan	0	18,833	0	149	48
Group Total	**0**	**482,038**	**9,920**	**4,376**	**10,098**
Cargill Bank of Connecticut	0	19,455	3,480	211	59
Security Savings and Loan	0	99,195	0	1,246	4,000
Sentry Savings and Loan Association	0	25,168	880	228	234
Group Total	**0**	**143,818**	**4,360**	**1,685**	**4,293**
Grand Total	**$ 0**	**$ 625,856**	**$ 14,280**	**$ 6,061**	**$ 14,391**
Percent to Total Assets	**0.00%**	**76.21%**	**1.74%**	**0.74%**	**1.75%**

Table No. 21
CONSOLIDATED STATEMENT OF INCOME AND DIVIDENDS WITH OPERATING RATIOS FOR THE CALENDAR YEAR ENDED DEC. 31, 1989

	Total	Percent to Total Operating Income
INCOME		
OPERATING INCOME:		
Interest on mortgage loans and contracts	$66,091	74.66
Interest on mortgage backed pass-through secs	1,290	1.46
Interest on commercial loans	474	0.53
Interest on consumer loans	8,556	9.67
Interest/dividends on investments and deposits	7,187	8.12
Income from financing leases	0	0.00
Fees and charges	2,140	2.42
Other operating income	1	0.00
Total operating income	**85,739**	**96.86**
Nonoperating income	**2,779**	**3.14**
Total income	**$88,518**	**100.00**
EXPENSES		
OPERATING EXPENSES:		
Directors fees	457	0.52
Officers and employees compensation	10,237	11.56
Office occupancy expenses	2,152	2.43
Furniture, equipment and automobile expenses	2,620	2.96
Other operating expenses	6,320	7.14
Total operating expenses	**$21,786**	**24.61**
INTEREST CHARGES:		
Deposits net	49,767	56.22
Advances from Federal Home Loan Bank	8,348	9.43
Other	2,973	3.36
Total interest charges	**$61,088**	**69.01**
Nonoperating expenses	2,645	2.99
Income taxes	1,400	1.58
Total expenses	**$86,919**	**98.19**
Net income	1,599	1.81
Adjustments to prior period income or expenses	(705)	(0.80)
Adjusted net income	894	1.01

Table No. 18
STATEMENT OF ASSETS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Net Mortgage Loans and Contracts	Commercial Loans	Consumer Loans	Financing Leases	Nonmortgage Accrued Interest Receivable
Connecticut Savings and Loan	$ 16,463	$ 0	$ 296	$ 0	$ 8
Danbury Savings and Loan Inc.	257,125	1,925	3,040	0	60
Eastern Savings and Loan	77,964	658	5,397	0	51
First New London Savings and Loan Inc.	24,533	0	3,950	0	53
Naugatuck Valley Savings and Loan Inc.	91,217	345	14,275	0	79
Windsor Locks Savings and Loan	18,934	0	1,115	0	20
Group Total	**486,236**	**2,928**	**28,073**	**0**	**271**
Cargill Bank of Connecticut	23,087	156	1,649	0	14
Security Savings and Loan	96,441	18,666	15,396	0	493
Sentry Savings and Loan Association	26,042	0	396	0	1
Group Total	**145,570**	**18,822**	**17,441**	**0**	**508**
Grand Total	**$ 631,806**	**$ 21,750**	**$ 45,514**	**$ 0**	**$ 779**
Percent to Total Assets	**76.93%**	**2.65%**	**5.54%**	**0.00%**	**0.09%**

Table No. 18
STATEMENT OF ASSETS, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Contra Nonmortgage Loans and Contracts	Net Nonmortgage Loans and Contracts	Repossessed Assets	Real Estate Investments	Cash and Deposits
Connecticut Savings and Loan	$ 3	$ 301	$ 0	$ 0	$ 453
Danbury Savings and Loan Inc.	119	4,906	1,290	218	3,505
Eastern Savings and Loan	39	6,067	0	0	2,091
First New London Savings and Loan Inc.	13	3,990	0	0	160
Naugatuck Valley Savings and Loan Inc.	13	14,686	518	(38)	2,305
Windsor Locks Savings and Loan	4	1,131	0	0	456
Group Total	**191**	**31,081**	**1,808**	**180**	**8,970**
Cargill Bank of Connecticut	2	1,817	0	0	989
Security Savings and Loan	1,360	33,195	0	4,814	4,148
Sentry Savings and Loan Association	0	397	0	0	93
Group Total	**1,362**	**35,409**	**0**	**4,814**	**5,230**
Grand Total	**$ 1,553**	**$ 66,490**	**$ 1,808**	**$ 4,994**	**$ 14,200**
Percent to Total Assets	**0.19%**	**8.10%**	**0.22%**	**0.61%**	**1.73%**

Table No. 18
STATEMENT OF ASSETS, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Investment Securities	Accrued Interest Receivable	Fixed Assets	Other Assets	Total Assets
Connecticut Savings and Loan	$ 671	$ 4	$ 102	$ 264	$ 18,258
Danbury Savings and Loan Inc.	32,995	420	3,075	832	304,366
Eastern Savings and Loan	7,205	25	2,252	753	96,357
First New London Savings and Loan Inc.	1,547	1	71	274	30,576
Naugatuck Valley Savings and Loan Inc.	9,318	106	915	1,076	120,103
Windsor Locks Savings and Loan	3,285	27	51	283	24,167
Group Total	**55,021**	**583**	**6,466**	**3,482**	**593,827**
Cargill Bank of Connecticut	2,599	32	1,112	333	29,969
Security Savings and Loan	21,525	286	3,103	2,435	165,947
Sentry Savings and Loan Association	4,357	55	108	432	31,484
Group Total	**28,481**	**373**	**4,323**	**3,200**	**227,400**
Grand Total	**$ 83,502**	**956**	**10,789**	**6,682**	**821,227**
Percent to Total Assets	**10.17%**	**0.12%**	**1.31%**	**0.81%**	**100.00%**

Table No. 19
STATEMENT OF LIABILITIES, DEC. 31, 1989

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Fixed Maturity Deposits	Now Supernow and Other Transaction Accounts	Money Market Deposit Accounts (MMDA)	Passbook Accounts	Total Deposits
Connecticut Savings and Loan	$ 10,495	$ 0	$ 0	$ 3,274	$ 13,769
Danbury Savings and Loan Inc.	153,496	17,351	16,728	25,816	213,391
Eastern Savings and Loan	58,411	5,803	3,993	15,917	84,124
First New London Savings and Loan Inc.	24,445	21	1,801	2,322	28,589
Naugatuck Valley Savings and Loan Inc.	73,140	6,009	9,886	17,009	106,044
Windsor Locks Savings and Loan	17,444	707	772	3,166	22,089
Group Total	**337,431**	**29,891**	**33,180**	**67,504**	**468,006**
Cargill Bank of Connecticut	14,290	4,361	723	7,456	26,830
Security Savings and Loan	75,579	17,925	8,184	26,432	128,120
Sentry Savings and Loan Association	18,836	595	1,165	2,183	22,779
Group Total	**108,705**	**22,881**	**10,072**	**36,071**	**177,729**
Grand Total	**$446,136**	**$ 52,772**	**$ 43,252**	**$ 103,575**	**$ 645,735**
Percent to Total Assets	**54.33%**	**6.43%**	**5.27%**	**12.61%**	**78.63%**

Table No. 19
STATEMENT OF LIABILITIES, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	FHL Bank Advances	Other Borrowed Money	Other Borrowings	Other Liabilities	Definitional Capital	Total Liabilities
Connecticut Savings and Loan	$ 3,400	$ 0	$ 0	$ 560	$ 0	$ 17,729
Danbury Savings and Loan Inc.	51,000	17,125	0	4,557	0	286,073
Eastern Savings and Loan	6,000	339	0	1,627	0	92,090
First New London Savings and Loan Inc.	300	0	0	95	0	28,984
Naugatuck Valley Savings and Loan Inc.	8,000	0	0	257	0	114,301
Windsor Locks Savings and Loan	0	0	0	135	0	22,224
Group Total	**68,700**	**17,464**	**0**	**7,231**	**0**	**561,401**
Cargill Bank of Connecticut	0	0	0	430	0	27,260
Security Savings and Loan	14,800	5,319	0	2,809	2,000	153,048
Sentry Savings and Loan Association	6,650	0	0	373	0	29,802
Group Total	**21,450**	**5,319**	**0**	**3,612**	**2,000**	**210,110**
Grand Total	**$ 90,150**	**$ 22,783**	**$ 0**	**$ 10,843**	**$ 2,000**	**$ 771,511**
Percent to Total Assets	**10.98%**	**2.77%**	**0.00%**	**1.32%**	**0.24%**	**93.95%**

Table No. 20
STATEMENT OF NET WORTH, DEC. 31, 1989
(Amounts in thousands)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Preferred Stock	Common Stock (Par)	Paid In Surplus	Retained Earnings	Total Modified Equity Capital	Total Liabilities and Modified Equity Capital
Connecticut Savings and Loan	$ 0	$ 0	$ 0	$ 532	$ 532	$ 18,261
Danbury Savings and Loan Inc.	0	0	0	18,292	18,292	304,365
Eastern Savings and Loan	0	0	0	4,267	4,267	96,357
First New London Savings and Loan Inc.	0	0	0	1,592	1,592	30,576
Naugatuck Valley Savings and Loan Inc.	0	0	0	5,802	5,802	120,103
Windsor Locks Savings and Loan	0	0	0	1,941	1,941	24,165
Group Total	**0**	**0**	**0**	**32,426**	**32,426**	**593,827**
Cargill Bank of Connecticut	0	3	1,397	1,309	2,709	29,969
Security Savings and Loan	0	1,734	6,890	4,275	12,899	165,947
Sentry Savings and Loan Association	0	1,332	1,325	(975)	1,682	31,484
Group Total	**0**	**3,069**	**9,612**	**4,609**	**17,290**	**227,400**
Grand Total	**$ 0**	**$ 3,069**	**$ 9,612**	**$ 37,035**	**$ 49,716**	**$ 821,227**
Percent to Total Assets	**0.00%**	**0.37%**	**1.17%**	**4.51%**	**6.05%**	**100.00%**

Table No. 24
THE SAVINGS BANK LIFE INSURANCE COMPANY

December 31, 1989 marked the completion of the 48th year of operations of the Connecticut System of Savings Bank Life Insurance, which at year-end consisted of 55 savings banks in the State. Of the 55 SBLI banks, 17 are Issuing Banks, so called because they have formed separated life insurance departments which issue contracts of life insurance; 38 are Agency Banks acting as agents of the issuing banks.

Savings banks are authorized to write Ordinary and Group policies. As of December 31, 1989 there were in force 45,026 Ordinary policies in the amount of $295,226,000 and 120,813 Group certificates in the amount of $2,911,764 bringing the total policies and certificates in force to 165,839 in number and $3,206,990 in amount.

Savings banks writing life insurance are assisted by a central organization, The Savings Bank Life Insurance Company, Hartford, which by law is required to furnish actuarial and medical underwriting services to the banks and to reinsure the mortality risk of policies issued by the life insurance departments. The Company operates under a charter granted by the State of Connecticut and is duly licensed by the Insurance Commissioner of this State.

The number and amount of Ordinary policies and Group certificates in force in the 17 Issuing Banks and the company as of Dec. 31, 1989 were as follows: (amounts in thousands)

	ORDINARY		TOTAL GROUP		TOTAL	
Bank	**No.**	**Amount**	**No.**	**Amount**	**No.**	**Amount**
American	919	$ 9,971	4,249	$ 209,156	5,168	$ 219,127
BankMart	1,737	14,113	2,557	106,856	4,294	120,969
Bristol	2,196	10,623	1,187	62,874	3,383	73,497
Buritt	342	4,973	506	34,482	848	39,455
Centerbank	5,851	29,407	3,467	149,909	9,318	179,316
Central	427	4,903	1,954	83,565	2,381	88,469
Chelsea Groton	2,087	9,089	2,083	57,206	4,170	66,295
Connecticut	6,848	33,938	4,266	180,648	11,114	214,585
Danbury	564	1,955	826	21,436	1,390	23,390
Derby	606	6,115	3,366	73,772	3,972	79,887
Dime of Wlfd.	436	5,908	804	47,435	1,240	53,343
Farmers & Mechanics	125	1,486	322	24,861	447	26,347
Gateway	445	5,061	5,072	79,106	5,517	84,166
Liberty	576	6,659	3,209	149,111	3,785	155,769
Manchester	1,485	8,397	2,100	78,843	3,585	87,240
Mechanics & Farmers	1,267	14,554	3,627	152,146	4,894	166,699
Mechanics	299	5,493	2,372	86,440	2,671	91,933
MidConn	1,309	7,694	476	22,915	1,785	30,609
New England	677	7,737	3,098	125,751	3,775	133,488
New Haven	787	9,560	4,122	117,422	4,909	126,982
Norwich	3,313	14,701	4,222	105,814	7,535	120,515
People's	12,698	82,331	31,407	702,143	44,105	784,474
SBLI CO.	32	559	35,521	239,876	35,553	240,435
Totals	**45,026**	**$295,226**	**120,813**	**$2,911,764**	**165,839**	**$3,206,990**

Officers of The Savings Bank Life Insurance Company

Chairman — Leonard N. Mainiero
Vice Chairman — Arthur E. Webster, Jr.
President — Charles G. Katibian
Treasurer — Alfred W. Driggs, III
Vice President — Peter L. Tedone
Secretary — Lorraine S. Pfister
Medical Director — James D. McGaughey, M.D.

Directors of The Savings Bank Life Insurance Company

Norman E. W. Erickson, President, American Savings Bank, New Britain
Edgar C. Gerwig, President, Mechanics Savings Bank, Hartford
Leonard N. Mainiero, Executive Vice President, People's Bank, Bridgeport
David J. Sullivan, Jr., President, Mechanics & Farmers Savings Bank, Bridgeport
Frank J. Godwin, Jr., President, The Liberty Bank for Savings, Middletown
Edward P. Lorenson, President, Bristol Savings Bank, Bristol
Arthur E. Webster, Jr., Chairman, Farmers & Mechanics Savings Bank, Middletown
Richard S. Martin, President, MidConn Bank, Kensington
Robert M. Geier, Chairman, New Haven Savings Bank

Table No. 22
INCOME AND EXPENSES FOR THE CALENDAR YEAR ENDED DEC. 31, 1989
(Amounts in thousands of dollars)

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Operating Income				
	Interest on Mortgage Loans and Contracts	Interest on Mortgage Back Pass-Through Securities	Interest on Commercial Loans	Interest on Consumer Loans	Interest/ Dividends on Investments and Deposits
Connecticut Savings and Loan	$ 1,710	$ 8	$ 0	$ 26	$ 81
Danbury Savings and Loan Inc.	27,064	759	269	433	3,509
Eastern Savings and Loan	7,863	33	87	1,077	389
First New London Savings and Loan Inc.	2,407	0	0	427	133
Naugatuck Savings and Loan Inc.	9,646	0	24	1,661	897
Windsor Locks Savings and Loan	1,903	0	0	134	273
Group Total	**50,593**	**800**	**380**	**3,758**	**5,282**
Cargill Bank of Connecticut	1,905	407	20	252	249
Security Savings and Loan	10,941	0	74	4,531	1,256
Sentry Savings and Loan Association	2,652	83	0	15	400
Group Total	**15,498**	**490**	**94**	**4,798**	**1,905**
Grand Total	**$ 66,091**	**$ 1,290**	**$ 474**	**$ 8,556**	**$ 7,187**

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Operating Income				
	Income From Financing Leases	Fees and Charges	Other Operating Income	Total Operating Income	Nonoperating Income
Connecticut Savings and Loan	$ 0	$ 62	$ 52	$ 1,939	$ 0
Danbury Savings and Loan Inc.	0	774	(1,169)	31,639	2,667
Eastern Savings and Loan	0	156	354	9,959	24
First New London Savings and Loan Inc.	0	16	35	3,018	0
Naugatuck Savings and Loan Inc.	0	206	247	12,681	25
Windsor Locks Savings and Loan	0	35	38	2,383	0
Group Total	**0**	**1,249**	**(443)**	**61,619**	**2,716**
Cargill Bank of Connecticut	0	77	62	2,972	11
Security Savings and Loan	0	782	337	17,921	14
Sentry Savings and Loan Association	0	32	45	3,227	38
Group Total	**0**	**891**	**444**	**24,120**	**63**
Grand Total	**$ 0**	**$ 2,140**	**$ 1**	**$ 85,739**	**$ 2,779**

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Total Income	Operating Expenses			
		Directors Fees	Officers & Employees Compensation	Office Occupancy Expense	Furniture Fixtures Equipment & Automobile Expenses
Connecticut Savings and Loan	$ 1,939	$ 6	$ 328	$ 86	$ 45
Danbury Savings and Loan Inc.	34,306	144	3,977	829	830
Eastern Savings and Loan	9,983	54	1,126	260	383
First New London Savings and Loan Inc.	3,018	29	194	24	37
Naugatuck Savings and Loan Inc.	12,706	81	1,057	131	346
Windsor Locks Savings and Loan	2,383	9	183	33	57
Group Total	**64,335**	**323**	**6,865**	**1,363**	**1,698**
Cargill Bank of Connecticut	2,983	23	466	55	161
Security Savings and Loan	17,935	101	2,508	648	680
Sentry Savings and Loan Association	3,265	10	398	86	81
Group Total	**24,183**	**134**	**3,372**	**789**	**922**
Grand Total	**$ 88,518**	**$ 457**	**$ 10,237**	**$ 2,152**	**$ 2,620**

Table No. 22
INCOME AND EXPENSES, Continued

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Operating Expenses		Interest Charges		
	Other Operating Expenses	Total Operating Expenses	Deposits Net	Advances From Federal Home Loan Bank	Other
Connecticut Savings and Loan	$ 225	$ 690	$ 1,152	$ 371	$ 0
Danbury Savings and Loan Inc.	2,488	8,268	17,502	4,523	2,609
Eastern Savings and Loan	631	2,454	6,162	699	0
First New London Savings and Loan Inc.	106	390	2,245	163	0
Naugatuck Savings and Loan Inc.	619	2,234	8,071	845	0
Windsor Locks Savings and Loan	180	462	1,811	0	0
Group Total	**4,249**	**14,498**	**36,943**	**6,601**	**2,609**
Cargill Bank of Connecticut	305	1,010	1,808	48	0
Security Savings and Loan	1,494	5,431	8,915	1,123	364
Sentry Savings and Loan Association	272	847	2,101	576	0
Group Total	**2,071**	**7,288**	**12,824**	**1,747**	**364**
Grand Total	**$ 6,320**	**$ 21,786**	**$ 49,767**	**$ 8,348**	**$ 2,973**

Table No. 22
INCOME AND EXPENSES, Concluded

NAME OF SAVINGS AND LOAN ASSOCIATION GROUP 1 MUTUALS GROUP 2 STOCK	Total Interest Charges	Nonoperating Expenses	Income Taxes	Total Expenses	Net Income	Adjusments To Prior Period Income or Expenses	Adjusted Net Income
Connecticut Savings and Loan	$ 1,523	$ 20	$ (42)	$ 2,191	$ (252)	$ 0	$ (252)
Danbury Savings and Loan Inc.	24,634	1,898	(200)	34,600	(294)	(461)	(755)
Eastern Savings and Loan	6,861	101	231	9,647	336	0	336
First New London Savings and Loan Inc.	2,408	11	65	2,874	144	(21)	123
Naugatuck Savings and Loan Inc.	8,916	56	612	11,818	888	(200)	688
Windsor Locks Savings and Loan	1,811	0	34	2,307	76	0	76
Group Total	**46,153**	**2,086**	**700**	**63,437**	**898**	**(682)**	**216**
Cargill Bank of Connecticut	1,856	51	20	2,937	46	(106)	(60)
Security Savings and Loan	10,402	420	680	16,933	1,002	(108)	894
Sentry Savings and Loan Association	2,677	88	0	3,612	(347)	191	(156)
Group Total	**14,935**	**559**	**700**	**23,482**	**701**	**(23)**	**678**
Grand Total	**$ 61,088**	**$ 2,645**	**$ 1,400**	**$ 86,919**	**$ 1,599**	**$ (705)**	**$ 894**

Table No. 23 — ABSTRACTS OF REPORTS FROM 1950-1989 (Amounts in thousands of dollars)

Year	Number of Associations	Assets							Liabilities				
		Loans on real estate	Loans on savings accounts and other loans	U.S Government obligations[1]	Securities, including Fed. Home Loan Bank stock	Cash and due from banks	Real estate, office building and furniture and fixtures	Other assets	Total account liability	Notes Payable, including advances from Fed. Home Loan Bank	Other liabilities	Net worth	Total assets or liabilities
1950	31	57,998	443	5,576	854	2,084	163	136	57,967	2,075	1,560	5,653	**67,257**
1951	31	66,795	559	6,271	1,303	3,602	406	193	68,692	2,291	1,992	6,154	**79,127**
1952	31	77,500	677	6,601	1,531	3,625	563	224	79,654	2,024	2,167	6,876	**90,721**
1953	30	88,875	885	7,234	1,641	4,379	614	205	91,813	1,886	2,453	7,681	**103,833**
1954	30	101,064	1,035	7,245	1,771	4,953	1,148	222	104,437	1,784	2,581	8,636	**117,438**
1955	30	116,170	1,578	8,203	2,155	6,047	1,438	283	119,952	2,672	3,606	9,644	**135,874**
1956	30	129,153	1,751	9,377	2,519	5,106	1,620	313	132,460	2,988	3,637	10,754	**149,839**
1957	28	129,418	1,964	9,546	3,121	5,451	1,518	288	135,567	1,865	2,581	11,293	**151,306**
1958	27	139,720	2,234	10,563	4,233	6,147	1,923	165	148,442	1,198	3,069	12,276	**164,985**
1959	25	151,175	2,777	11,395	4,187	4,878	1,854	204	156,825	2,936	3,387	13,322	**176,470**
1960	23	159,592	3,029	10,093	4,094	5,699	1,895	192	164,572	2,366	3,385	14,271	**184,594**
1961	22	173,273	3,081	10,732	5,044	7,314	1,999	221	179,840	3,055	3,592	15,177	**201,664**
1962	22	189,122	3,122	11,009	6,307	9,394	2,657	524	199,030	2,567	4,319	16,219	**222,135**
1963	22	213,724	3,596	14,758	6,037	7,675	2,891	1,000	218,046	9,011	5,414	17,210	**249,681**
1964	20	238,684	3,906	14,517	6,358	7,370	3,088	2,765	235,265	17,532	5,757	18,314	**276,688**
1965	20	260,098	4,515	16,075	6,410	7,038	3,230	3,007	258,440	16,378	6,224	19,431	**300,473**
1966	20	269,206	5,287	18,290	6,902	6,273	3,328	2,946	275,026	10,987	5,724	20,495	**312,232**
1967	20	280,164	6,082	19,221	7,320	8,378	3,557	3,099	289,300	9,190	7,719	21,612	**327,821**
1968	21	300,489	6,958	20,869	7,242	7,030	3,852	3,883	304,451	13,935	9,125	22,812	**350,323**
1969	19	323,405	7,769	18,194	8,177	6,193	3,862	6,658	318,873	20,566	10,626	24,193	**374,258**
1970	17	348,555	8,495	18,710	9,417	11,184	4,001	5,455	340,658	26,167	13,491	25,501	**405,817**
1971	17	399,835	10,941	24,797	13,854	10,394	4,338	8,388	395,934	32,685	16,345	27,583	**472,547**
1972	17	470,798	14,377	24,927	19,177	8,288	4,741	11,802	464,584	39,973	19,234	30,319	**554,110**
1973	17	533,823	17,914	23,407	22,829	10,385	5,404	19,288	507,454	67,843	24,393	33,360	**633,050**
1974	17	572,651	21,198	18,930	28,465	11,171	6,388	24,121	538,074	86,094	22,417	36,339	**682,924**
1975	17	614,889	32,746	....	62,371	9,068	7,511	24,474	614,320	71,508	26,069	39,162	**751,059**
1976	17	667,462	44,272	....	73,843	9,067	8,902	20,003	694,584	57,822	28,841	42,302	**823,549**
1977	17	740,979	57,979	....	89,328	8,700	14,768	16,036	783,597	63,132	34,465	46,596	**927,790**
1978	17	815,538	72,635	....	97,412	11,720	15,470	18,031	862,271	81,113	35,178	52,244	**1,030,806**
1979	18	913,430	56,274	....	97,887	12,817	17,639	19,914	926,994	98,366	32,971	59,630	**1,117,961**
1980	19	947,455	66,318	....	123,129	11,029	23,179	22,226	1,012,829	92,715	24,493	63,299	**1,193,336**
1981	19	981,835	72,014	....	135,643	27,118	19,700	28,191	1,081,256	98,129	24,011	61,105	**1,264,501**
1982	17	958,639	72,246	....	173,840	18,886	18,599	33,905	1,045,515	159,322	17,926	53,352	**1,276,115**
1983	15	1,032,480	113,157	....	210,236	24,014	23,062	57,402	1,185,135	191,987	23,170	60,059	**1,460,351**
1984	16	1,292,519	169,087	....	164,550	33,719	25,709	80,391	1,416,952	250,283	28,078	70,662	**1,765,975**
1985	14	948,627	157,762	....	177,021	25,795	21,945	56,193	1,135,380	167,111	22,582	62,270	**1,387,843**
1986	12	866,938	140,967	....	110,504	25,895	22,207	20,755	973,868	119,318	25,561	68,519	**1,187,266**
1987	10	677,619	79,294	....	89,719	15,311	15,146	13,148	682,675	139,648	10,946	56,968	**890,237**
1988	9	629,029	87,097	....	93,991	10,844	12,638	10,953	663,046	120,129	9,644	51,733	**844,552**
1989	9	631,806	66,490	....	84,458	14,200	15,783	8,490	645,735	112,933	12,843	49,716	**821,227**

Table No. 25
LICENSED MONEY FORWARDERS
DEC. 31, 1989

License Number	Date Issued	Issued To	Type of Business
3	11-23-81	Travelers Express Company, Inc. 1550 Utica Avenue, South Minneapolis, Minnesota 55416	Money Orders
6	12-02-81	Republic Money Orders, Inc. 1900 Pacific Avenue, 9th Floor Dallas, Texas 75201	Travelers Checks and Money Orders
16	10-16-85	Deak-International Limited 29 Broadway New York, New York 10006	Travelers Checks and Money Orders
17	12-02-81	Pekao Trading Corporation 470 Park Avenue, South New York, New York 10016-6880	Money Orders
21	12-09-81	Citicorp Services, Inc. 8430 W. Bryn Mawr Avenue Chicago, Illinois 60631	Travelers Checks
23	12-14-81	Thomas Cook, Inc. 3 Independence Way Princeton, New Jersey 08540	Travelers Checks
24	6-16-82	Bank America Corp. 555 California Street San Francisco, California 94104	Travelers Checks
26	11-23-81	American Express Travel Related Services, Inc. American Express Tower World Financial Center New York, New York 10285-4775	Travelers Checks and Money Orders
28	7-02-84	American Express Company American Express Tower World Financial Center New York, New York 10285-4775	Travelers Checks
29	9-15-86	Barclays Bank PLC P.O Box 2853 Church Street Station New York, New York 10008-2853	Travelers Checks
30	2-23-87	ComData Network Inc. 5301 Maryland Way Brentwood, Tennessee 37027	Money Orders
31	12-31-88	Societe Francaise Du Cheque De Voyage American Express Tower World Financial Center New York, New York 10285-4775	Travelers Checks
32	9-08-89	MasterCard International, Inc. 888 Seventh Avenue New York, New York 10106	Travelers Checks
33	11-17-89	MEMO Money Order Company 1029 Mumma Road Wormleysburg, PA 17043	Money Orders

Table No. 25-A
LICENSED CHECK CASHERS
AS OF DEC. 31, 1989

License Number	Date Issued	Issued To
1	7-1-89	CITY CHECK CASHING, INC. 854 Park Street Hartford, CT 06106
2	7-1-89	X-BANKERS, INC. (formerly TRI-R Financial Group) 1155 Main Street Bridgeport, CT 06604
3	7-1-89	CHECK STOP, INC. 510 Park Street Hartford, CT 06106
4	12-11-89	CONNECTICUT STATE CHECK CASHING SERVICES, INC. 2268 Fairfield Avenue Bridgeport, CT 06605
5	12-29-89	CAPITAL CHECK CASHING, INC. d/b/a Check-X-Change 8/2 Main Street Stamford, CT 06902

Table No. 26
COMPARATIVE REPORT OF CONDITION
CONSOLIDATED BALANCE SHEET FOR CREDIT UNIONS
DEC. 31, 1989 AND DEC. 31, 1988

(Amounts in thousands of dollars)

	Dec. 31, 1989 97 Credit Unions	Dec. 31, 1988 105 Credit Unions*	Increase or (Decrease)
ASSETS			
Loans to members, gross	$ 416,102	$ 417,285	$ (1,183)
Less allowance for loan losses	3,215	4,232	(1,017)
Loans to members, net	412,887	413,053	(166)
Cash on hand and in checking accounts	11,728	11,979	(251)
Common trust and U.S. Government obligations	25,546	29,210	(3,664)
Other investments	107,454	106,440	1,014
Office building, furniture and equipment	9,190	8,556	634
Other assets	4,436	4,757	(321)
Total Assets	**$571,241 ****	**$573,995 ***	**$(2,754)**
LIABILITIES AND EQUITY			
Due shareholders	$530,703	$534,392	$(3,689)
Notes payable	580	641	(61)
Other liabilities	6,131	7,594	(1,463)
Total liabilities	537,414	542,627	(5,213)
Equity:			
Reserve for losses (restricted)	15,526	14,238	1,288
Other reserves (unrestricted)	8,369	7,656	713
Undivided earnings (unrestricted)	9,932	9,474	458
Total equity	33,827	31,368	2,459
Total Liabilities and Equity	**$571,241 *****	**$573,995 ****	**$(2,754)**

* Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $399,183,009.

** Adjusted to exclude Constitution State Corporate Credit Union, Inc. with assets and liabilities of $369,212,507.

Table No. 27 — STATEMENT OF ASSETS, DEC. 31, 1989

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Acme Emp. Credit Union, Inc., Dayville	$ 1,156,636	$ 13,905	$ 1,142,731	$ 8,176	$ 0	$ 233,231	$ 15,602	$ 9,628	$ 1,409,368
American Mutual Credit Union, Inc., Bloomfield	181,575	4,501	177,074	10,407	0	2,921	0	695	191,097
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	753,370	20,336	733,034	7,258	0	368,538	4	1,091	1,109,925
B.M.G. Emp. Credit Union, Inc., Bridgeport	760,579	43,818	716,760	65,001	0	105,710	0	262	887,735
Backus Hospital Employees Credit Union, Inc., Norwich	1,046,526	3,943	1,042,583	19,625	0	190,036	16,068	8,770	1,277,082
Barden Employees Credit Union, Inc., Danbury	1,485,193	12,848	1,472,345	79,599	150,688	1,171,210	14,854	47,204	2,935,900
Bethel Stamford Credit Union, Inc., Stamford	10,596	407	10,189	6,562	0	38,541	0	0	55,292
Bic Pen Employees Credit Union, Inc., Devon	2,338,523	43,936	2,294,587	45,946	0	517,657	11,716	4,583	2,874,489
Brand-Rex Employees Credit Union, Inc., Willimantic	351,158	6,881	344,277	39,826	0	65,658	1,024	1,690	452,475
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bpt.	27,485	6,679	20,806	6,286	0	21,997	0	6	49,095
Bridgeport Cornwall & Patterson Co.Credit Union, Inc., Bpt.	48,720	25	48,695	9,487	0	102,968	5	197	161,352
C.H.H. Credit Union, Inc., Torrington	1,340,800	20,953	1,319,847	16,754	0	453,684	50,606	6,844	1,847,735
Carwin Employees Credit Union, Inc., North Haven	189,542	7,023	182,519	36,793	0	5,733	4	205	225,254
Cenconn Healthcare Credit Union, Inc., New Britain	19,562,418	247,120	19,315,298	369,481	0	3,380,332	19,206	317,662	23,401,979
Central Mutual Credit Union, Inc., Bloomfield	158,436	811	157,625	593	0	2,601	0	695	161,514
Citizens Protective Mutual Benefit Association, W. Htfd.	0	0	0	2,757	0	8,841	6	0	11,604
Coca-Cola of Hartford Emp. Credit Union, Inc., East Htfd.	254,785	14,900	239,885	6,747	0	58,057	26	33,283	337,998
Cody Mutual Benefit Association, Windsor	190,822	19,625	171,197	28,663	0	170,510	3	364	370,737
Community Credit Union, Inc., Derby	454,249	19,203	435,046	15,576	0	182,623	6,222	5,287	644,754
Community Service Credit Union, Inc., Groton	42,557,754	301,412	42,256,342	1,292,412	316,611	13,830,957	1,531,149	623,823	59,851,294
Connecticut State Emp. Credit Union, Inc., Hartford	118,152,079	700,000	117,452,079	2,953,441	16,352,757	22,133,717	998,898	629,441	160,520,333
Dairy Industry Credit Union, Inc., North Haven	267,404	4,279	263,125	0	0	317,611	0	536	581,272
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,026,144	15,333	2,010,811	263,300	0	1,270,365	318	1,433	3,546,227
Danco Employees Credit Union, Inc., Putnam	31,931	712	31,219	7,091	0	52,246	0	249	90,805
Davis-Standard Employees Credit Union, Inc., Pawcatuck	298,161	7,529	290,632	26,911	0	101,305	850	1,162	420,860
Dutch Point Credit Union, Inc., Wethersfield	60,434,143	114,965	60,319,178	765,572	0	11,991,101	1,575,847	1,079,751	75,731,449
East Haven Municipal Emp. Credit Union, Inc., East Haven	557,824	2,847	554,976	72,781	0	169,313	11,587	0	808,658
Enbic Company Emp. Credit Union, Inc., Simsbury	295,715	8,202	287,513	111,350	0	106,669	2,565	3,420	511,517
FCD Corporation Employees Credit Union, Inc., Hamden	235,280	380	234,900	18,678	0	349,104	3	14,827	617,512
First Connecticut Credit Union, Inc., Wallingford	12,706,712	161,581	12,545,130	317,454	1,849,129	7,892,447	1,077,960	111,417	23,793,539
G & D Employees Credit Union, Inc., Kensington	54,823	384	54,438	28,196	0	31,210	1	0	113,847
H-K Associates Credit Union, Inc., West Hartford	463,842	34,070	429,772	33,384	0	96,086	5	0	559,247
H.S.R. Credit Union, Inc., New Haven	4,197,438	136,087	4,061,350	213,109	0	1,036,903	43,515	13,922	5,368,800
Harborview Credit Union, Inc., New Haven	887,916	1,514	886,402	33,389	0	101,065	1,988	2,336	1,025,180
Hartford Courant Employees Credit Union, Inc., Htfd.	1,865,708	2,082	1,863,626	255,457	0	983,904	0	30,795	3,133,782
Hartford Hospital Emp. Credit Union, Inc., Hartford	8,874,488	91,918	8,782,570	329,443	0	1,075,875	502,420	149,594	10,839,902
Hartford Postal Employees Credit Union, Inc., Hartford	8,898,733	66,412	8,832,321	(10,683)	400,066	850,305	110,732	42,052	10,224,793
Heim Employees Credit Union, Inc., Fairfield	172,727	2,177	170,550	14,584	0	88,984	0	0	274,118
Heli-Coil Employees Credit Union, Inc., Danbury	367,945	405	367,540	28,112	0	269,704	0	4,546	669,902
Heublein Employees Credit Union, Inc., Hartford	1,699,429	19,642	1,679,787	(362,320)	0	1,539,486	6,435	20,817	2,884,205

Jordan Mutual Benefit Association, Bloomfield	648,297	51,786	596,511	34,884	0	442,857	0	0	1,074,252
Kaman Employees Credit Union, Inc., Bloomfield	4,402,209	9,181	4,393,028	191,726	2,528,260	2,715,084	69,126	208,242	10,105,466
Keney Mutual Benefit Association, Glastonbury	59,691	3,500	56,191	5,936	0	8,934	1	0	71,062
Kief Protective Mutual Benefit Association, Bloomfield	1,618,630	2,281	1,616,349	56,318	0	249,932	15,210	4,456	1,942,267
Kimberly-Clark Emp. Credit Union, Inc., New Milford	2,650,711	6,323	2,644,388	106,020	0	1,294,102	8,895	11,549	4,064,954
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	112,355	2,243	110,112	30,657	0	219,788	6	0	360,563
Loctite Emp. Credit Union, Inc., Newington	605,160	6,459	598,701	9,898	0	103,185	1	0	711,785
M.S.T. Emp. Credit Union, Inc., Bridgeport	323,104	3,215	319,888	18,182	0	150,619	12,528	3,361	504,579
Manchester Memorial Hospital Credit Union, Inc., Manchester	3,990,070	7,512	3,982,558	395,662	765	955,249	69,812	26,600	5,430,646
Marlin Emp. Credit Union, Inc., North Haven	751,184	8,331	742,853	8,462	0	203,504	15,747	10,665	981,231
Metropolitan District Emp. Credit Union, Inc., Hartford	5,477,149	19,826	5,457,323	263,419	0	1,091,514	2,861	26,275	6,841,392
Milford Mutual Benefit Association, Bloomfield	82,098	0	82,098	2,377	0	43,566	0	0	128,041
Mossberg & Sons Emp. Credit Union, Inc., North Haven	370,216	597	369,619	2,171	0	239,234	21	14,878	625,923
New Britain Municipal Emp. Credit Union, Inc., New Britain	1,440,651	8,254	1,432,397	30,387	0	178,198	4,072	4,725	1,649,779
New Haven Firefighters Credit Union, Inc., New Haven	1,398,342	15,000	1,383,342	24,075	0	1,532,177	1,976	9,626	2,951,198
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	1,069,793	6,276	1,063,517	12,539	13	297,448	2,564	10,184	1,386,265
New Haven Newspapers Emp. Credit Union, Inc., New Haven	1,628,442	8,247	1,620,195	29,905	0	874,287	1,586	0	2,525,973
New London Municipal Emp. Credit Union, Inc., New London	1,484,406	23,392	1,461,013	39,628	0	76,093	5,537	8,896	1,591,169
Nielson Tool & Die Emp. Credit Union, Inc., Hartford	79,128	3,420	75,708	23,881	0	172,745	22	44	272,400
Northeastern Conn. Health Care C. U., Inc., Putnam	1,664,510	3,784	1,660,726	48,880	0	1,425,471	7,170	8,150	3,150,397
Norwalk Hospital Credit Union, Inc., Norwalk	4,463,549	37,676	4,425,873	(139,276)	39,121	2,139,057	185,897	6,766	6,657,438
Norwalk Municipal Emp. Credit Union, Inc., South Norwalk	18,389,762	136,610	18,253,152	500,299	0	3,112,256	1,294,617	211,606	23,371,931
O.Z./Gedney Emp. Credit Union, Inc., Terryville	158,352	5,099	153,253	8,869	0	78,422	5,956	0	246,501
Olin Employees of Stamford Credit Union, Inc., Stamford	1,830,728	6,723	1,824,004	3,353	543,284	2,189,364	15,655	40,418	4,616,080
Orange Credit Union, Inc., Orange	640,146	4,613	635,533	4,577	0	178,614	3,572	2,717	825,015
Perm-O-Last Emp. Credit Union, Inc., Waterbury	217,610	6,980	210,630	10,612	0	270,300	308	354	492,204
Plainfield Employees Credit Union, Inc., Plainfield	2,009,853	15,156	1,994,697	42,148	3,722	242,224	11,268	3,188	2,297,247
Regional Water Authority Emp. C. U., Inc., New Haven	1,130,921	10,267	1,120,653	68,995	0	802,075	7,840	0	1,999,565
Self Protective Mutual Benefit Association, Hartford	135,836	7,313	128,523	4,146	0	40,435	0	0	173,104
Shoreline Credit Union, Inc., Branford	2,380,787	7,864	2,372,923	70,457	1,063	253,538	11,633	6,324	2,715,938
SoConn Gas Employees Credit Union, Inc., Bridgeport	1,229,625	297	1,229,328	25,970	0	381,143	4,825	8,664	1,649,930
Somers Brass Employees Credit Union, Inc., Waterbury	149,899	3,741	146,158	14,781	0	63,961	0	0	224,900
South End Mutual Benefit Association, West Hartford	1,324,344	46,235	1,278,109	123,439	0	552,062	0	0	1,953,610
Stamford Hospital Employees Credit Union, Inc., Stamford	2,748,088	5,714	2,742,374	110,404	0	311,902	6,307	12,330	3,183,317
Stanadyne Employees Credit Union, Inc., Hartford	1,160,198	37,223	1,122,975	207,866	0	468,824	45,531	12,133	1,857,329
Standard Paper Credit Union, Inc., Bloomfield	21,669	0	13,587	5,854	0	1,155	1	0	28,679
State Police Credit Union, Inc., Meriden	9,551,293	32,456	9,518,837	727,529	2,523,143	1,626,231	27,819	7,033	14,430,592
Stonington Community Credit Union, Inc., Pawcatuck	6,181,957	54,814	6,127,143	434,529	0	946,805	210,615	30,500	7,749,594
Superior Employees Credit Union, Inc., Bristol	1,509,151	12,713	1,496,438	84,132	48,483	374,507	41,725	82,688	2,127,975
Taylor & Fenn Co. Employees Credit Union, Inc., Windsor	69,787	2,956	66,830	11,927	0	64,411	0	2	143,171

Table No. 27 — STATEMENT OF ASSETS, DEC. 31, 1989—Concluded

CREDIT UNION NAME	Loans to members gross	Less allowance for loan losses	Loans net to members	Cash on hand and in banks	United States Government obligations	Other investments	Office building, furniture and fixtures	Other assets	Total assets
Technicraft Credit Union, Inc., Thomaston	393,348	8,517	384,830	3,845	0	56,146	20	3,946	448,788
Torrington Company Emp. Credit Union, Inc., Torrington	11,606,816	25,925	11,580,891	82,799	0	3,436,462	455,408	196,013	15,751,573
Trumbull Credit Union, Inc., Trumbull	1,588,116	9,065	1,579,050	36	0	255,238	2,217	4,972	1,841,517
U.S. Baird Emp. Credit Union, Inc., Stratford	765,147	8,686	756,461	6,504	0	158,981	4,910	0	926,856
U.S.A. Emp. Credit Union, Inc., North Haven	41,281	899	40,382	21,701	0	83,872	0	3,185	149,140
United Credit Union of Norwalk, Inc., Norwalk	5,408,507	103,028	5,305,479	351,399	0	1,590,063	86,454	54,832	7,388,227
Universal Wire Division Emp. Credit Union, Inc., Clinton	33,977	850	33,127	15,652	0	24,460	29	5,136	78,404
University of Bridgeport Credit Union, Inc., Bridgeport	569,947	7,017	562,930	11,946	0	16,187	0	12,071	603,134
Vendors Mutual Benefit Association, Avon	146,810	4,085	142,725	25,759	0	179,515	0	0	347,999
The Victory/Piaterer M.B.A., West Hartford	350,649	1,502	349,146	59,470	0	254,779	0	0	663,396
Wallace Barnes Employees Credit Union, Inc., Bristol	9,009,442	134,102	8,875,340	225,355	29,009	1,101,486	479,030	40,279	10,750,499
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	1,341,034	30,631	1,310,403	0	759,972	1,595,094	18,851	163,213	3,847,533
Walnut Mutual Benefit Association, Avon	433,797	11,022	422,775	37,150	0	241,846	0	0	701,771
WAYS Employees Credit Union, Inc., Oakville	42,379	4,914	37,465	5,235	0	86,026	2	0	128,728
West Hartford Credit Union, Inc., Bloomfield	3,131,010	71,024	3,059,986	24,600	0	373,607	3	0	3,458,196
Western's Credit Union, Inc., Danbury	27,020	1,000	26,020	17,567	0	150,361	233	1,777	195,958
Windsor Credit Union, Inc., West Hartford	694,940	10,000	684,940	16,390	0	109,225	52,493	9,780	872,828
Subtotals	**$416,101,540**	**$3,215,200**	**$412,886,339**	**$11,728,234**	**$25,546,086**	**$107,453,836**	**$9,189,980**	**$4,436,170**	**$571,240,647**
Constitution State Corp. Credit Union, Inc., Wallingford	2,026,773	0	2,026,773	2,166,701	8,235,110	351,756,255	380,496	4,647,172	369,212,507
Total	**$418,128,313**	**$3,215,200**	**$414,913,112**	**$13,894,935**	**$33,781,196**	**$459,210,091**	**$9,570,476**	**$9,083,342**	**$940,453,154**

Table No. 28 — STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DEC. 31, 1989

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Acme Emp. Credit Union, Inc., Dayville	$ 1,318,817	$ 0	$ 1,618	$ 282	$ 0	$ 43,986	$ 44,665	$ 1,409,368	375	1,008
American Mutual Credit Union, Inc., Bloomfield	138,251	0	6,212	12,820	0	21,215	12,599	191,097	47	143
Amphenol RF Operation Emp. Credit Union, Inc., Danbury	921,928	0	0	0	54,800	42,658	90,538	1,109,925	225	434
B.M.G. Emp. Credit Union, Inc., Bridgeport	707,669	0	9,200	8,672	0	57,178	105,013	887,735	228	787
Backus Hospital Employees Credit Union, Inc., Norwich	1,219,844	0	0	1,826	0	48,217	7,195	1,277,082	346	1,193
Barden Employees Credit Union, Inc., Danbury	2,534,431	0	33,793	12,565	0	98,000	257,111	2,935,900	439	1,760
Bethel Stamford Credit Union, Inc., Stamford	49,353	0	1,624	0	0	1,995	2,320	55,292	13	121
Bic Pen Employees Credit Union, Inc., Devon	2,570,279	0	0	9,002	0	88,418	206,790	2,874,489	535	1,287
Brand-Rex Employees Credit Union, Inc., Willimantic	427,830	0	0	1,216	0	2,872	20,557	452,475	394	647
Bridgeport Cloak Makers' Local 141 Credit Union, Inc., Bpt.	40,464	0	0	13	0	1,285	7,332	49,095	22	88
Bridgeport Cornwall & Patterson Co. Credit Union, Inc., Bpt.	104,108	0	2,420	66	0	9,877	44,881	161,352	54	105
C.H.H. Credit Union, Inc., Torrington	1,614,802	0	850	5,980	85,000	43,981	97,122	1,847,735	415	1,492
Carwin Employees Credit Union, Inc., North Haven	207,596	0	0	2,991	0	10,817	3,850	225,254	48	172
Cenconn Healthcare Credit Union, Inc., New Britain	2,726,602	0	0	117,869	133,000	198,455	226,053	23,401,979	6,017	11,033
Central Mutual Credit Union, Inc., Bloomfield	125,332	0	5,412	11,409	0	16,628	2,733	161,514	22	89
Citizens Protective Mutual Benefit Association, W. Htfd.	8,559	0	0	595	0	0	2,450	11,604	0	35
Coca-Cola of Hartford Emp. Credit Union, Inc., East Htfd.	311,756	0	4,146	5,679	1,449	4,384	10,584	337,998	72	262
Cody Mutual Benefit Association, Windsor	251,555	0	13,762	18,320	27,680	48,000	11,420	370,737	55	197
Community Credit Union, Inc., Derby	625,722	0	0	6,076	0	276	12,680	644,754	180	536
Community Service Credit Union, Inc., Groton	60,227,555	0	168,656	49,716	5,367	0	(600,000)	59,851,294	9,477	24,961
Connecticut State Emp. Credit Union, Inc., Hartford	146,344,782	0	2,407,142	372,903	6,062,841	5,332,165	500	160,520,333	19,497	50,078
Dairy Industry Credit Union, Inc., North Haven	515,566	0	7,607	4,032	0	33,000	21,067	581,272	88	276
Danbury Cyanamid Emp. Credit Union, Inc., Danbury	2,845,465	100,000	40,093	(6,021)	195,780	185,133	185,777	3,546,227	436	1,739
Danco Employees Credit Union, Inc., Putnam	63,601	0	0	1,514	0	8,275	17,415	90,805	22	82
Davis-Standard Employees Credit Union, Inc., Pawcatuck	336,594	0	3,719	4,105	0	24,358	52,084	420,860	120	364
Dutch Point Credit Union, Inc., Wethersfield	72,650,093	0	0	513,885	233,140	2,334,331	0	75,731,449	16,541	16,545
East Haven Municipal Emp. Credit Union, Inc., East Haven	588,330	131,734	1,509	744	0	32,470	53,869	808,658	162	520
Enbic Company Emp. Credit Union, Inc., Simsbury	503,358	0	7,088	1,071	0	0	0	511,517	164	588
FCD Corporation Employees Credit Union, Inc., Hamden	548,616	0	932	84	0	18,031	49,849	617,512	74	171
First Connecticut Credit Union, Inc., Wallingford	22,432,466	0	0	90,991	236,980	680,055	353,045	23,793,539	4,608	19,066
G & D Employees Credit Union, Inc., Kensington	95,164	0	2,828	83	0	3,943	11,826	113,847	22	89
H-K Associates Credit Union, Inc., West Hartford	466,695	0	6,563	101	0	18,840	67,048	559,247	139	245
H.S.R. Credit Union, Inc., New Haven	4,922,046	0	45,340	26,243	59,823	118,242	197,105	5,368,800	985	4,171
Harborview Credit Union, Inc., New Haven	912,101	0	0	13,697	2,810	54,901	41,671	1,025,180	189	561
Hartford Courant Employees Credit Union, Inc., Htfd.	2,552,104	100,000	34,773	1,138	28,973	104,762	312,032	3,133,782	243	1,646
Hartford Hospital Emp. Credit Union, Inc., Hartford	10,575,870	0	4	62,426	0	141,687	59,915	10,839,902	2,804	1,953
Hartford Postal Employees Credit Union, Inc., Hartford	9,677,372	0	0	(20,901)	0	135,858	432,464	10,224,793	1,515	3,733
Heim Employees Credit Union, Inc., Fairfield	225,368	0	3,962	67	0	17,751	26,970	274,118	69	191
Heli-Coil Employees Credit Union, Inc., Danbury	526,571	0	6,854	399	38,000	45,672	52,406	669,902	128	478
Heublein Employees Credit Union, Inc., Hartford	2,630,951	0	0	1,532	0	91,645	160,077	2,884,205	461	1,487

Jordan Mutual Benefit Association, Bloomfield	865,182	0	48,828	34,185	0	70,696	55,361	1,074,252	146	344
Kaman Employees Credit Union, Inc., Bloomfield	9,249,709	0	0	88	92,848	305,073	457,748	10,105,466	1,296	3,207
Keney Mutual Benefit Association, Glastonbury	48,133	0	557	5,202	0	8,065	9,105	71,062	38	145
Kief Protective Mutual Benefit Association, Bloomfield	1,691,265	0	0	38,888	38,872	146,415	26,824	1,942,267	221	665
Kimberly-Clark Emp. Credit Union, Inc., New Milford	3,674,733	0	0	3,030	50,000	102,998	234,193	4,064,954	588	1,353
Lewis Engineering Emp. Credit Union, Inc., Naugatuck	333,262	0	4,997	219	0	10,043	12,042	360,563	77	261
Loctite Emp. Credit Union, Inc., Newington	659,821	0	7,929	(30)	0	32,078	11,987	711,785	159	509
M.S.T. Emp. Credit Union, Inc.,. Bridgeport	441,847	0	6,331	6,387	0	11,588	38,425	504,579	142	381
Manchester Memorial Hospital Credit Union, Inc., Manchester	4,963,732	0	21,670	10,191	0	175,269	259,784	5,430,646	1,287	2,950
Marlin Emp. Credit Union, Inc., North Haven	904,262	0	11,689	2,966	0	22,000	40,314	981,231	279	608
Metropolitan District Emp. Credit Union, Inc., Hartford	6,257,656	0	0	17,459	100,000	404,557	61,720	6,841,392	843	2,059
Milford Mutual Benefit Association, Bloomfield	85,288	0	5,189	12,950	0	11,928	12,686	128,041	18	72
Mossberg & Sons Emp. Credit Union, Inc., North Haven	543,186	0	15,325	2,022	8,783	25,465	31,142	625,923	133	280
New Britain Municipal Emp. Credit Union, Inc., New Britain	1,289,079	0	15,000	0	50,000	80,336	215,364	1,649,779	381	848
New Haven Firefighters Credit Union, Inc., New Haven	2,420,051	0	58,923	7,169	5,000	135,858	324,195	2,951,198	343	825
New Haven Gas Co. Emp. Credit Union, Inc., New Haven	1,245,718	0	0	0	16,060	60,778	63,709	1,386,265	224	674
New Haven Newspapers Emp. Credit Union, Inc., New Haven	2,280,765	0	31,977	3,099	0	89,460	120,672	2,525,973	505	1,070
New London Municipal Emp. Credit Union, Inc., New London	1,249,008	0	20,395	0	0	72,551	249,214	1,591,169	345	652
Nielson Tool & Die Emp. Credit Union, Inc., Hartford	239,200	0	13,727	0	0	9,838	9,635	272,400	35	86
Northeastern Conn. Health Care C. U., Inc., Putnam	3,023,374	0	0	5,505	0	66,176	55,342	3,150,397	383	975
Norwalk Hospital Credit Union, Inc., Norwalk	6,131,721	207,250	0	16,598	65,616	236,253	0	6,657,438	813	2,026
Norwalk Municipal Emp. Credit Union, Inc., South Norwalk	21,799,375	0	0	52,847	0	413,970	1,105,738	23,371,931	3,718	5,902
O.Z./Gedney Emp. Credit Union, Inc., Terryville	218,333	0	4,091	2,609	0	8,824	12,642	246,501	111	308
Olin Employees of Stamford Credit Union, Inc., Stamford	4,281,284	0	62,824	1,819	0	122,697	147,455	4,616,080	497	2,080
Orange Credit Union, Inc., Orange	743,324	0	0	8,149	8,500	34,352	30,689	825,015	100	350
Perm-O-Last Emp. Credit Union, Inc., Waterbury	424,704	0	0	3,487	0	22,514	41,499	492,204	110	314
Plainfield Employees Credit Union, Inc., Plainfield	2,096,743	0	34,087	6,557	2,000	93,862	63,998	2,297,247	683	2,094
Regional Water Authority Emp. C. U., Inc., New Haven	1,793,673	0	35,806	1,577	0	58,119	110,388	1,999,565	204	561
Self Protective Mutual Benefit Association, Hartford	140,550	0	8,767	10,098	0	6,994	6,695	173,104	45	205
Shoreline Credit Union, Inc., Branford	2,476,633	0	0	2,670	0	92,155	144,480	2,715,938	375	1,367
SoConn Gas Employees Credit Union, Inc., Bridgeport	1,512,296	0	5,260	1,853	2,800	69,033	58,688	1,649,930	240	628
Somers Brass Employees Credit Union, Inc., Waterbury	181,325	0	2,115	600	0	17,990	22,870	224,900	53	157
South End Mutual Benefit Association, West Hartford	1,612,984	0	77,342	113,199	0	73,506	66,579	1,953,610	341	702
Stamford Hospital Employees Credit Union, Inc., Stamford	3,041,313	0	775	5,625	0	17,097	117,507	3,183,317	604	1,216
Stanadyne Employees Credit Union, Inc., Hartford	1,793,390	0	0	6,471	0	0	57,468	1,857,329	465	1,680
Standard Paper Credit Union, Inc., Bloomfield	14,042	0	0	0	0	1,227	13,410	28,679	11	90
State Police Credit Union, Inc., Meriden	13,045,404	0	0	12,274	50,000	455,267	867,647	14,430,592	1,311	3,302
Stonington Community Credit Union, Inc., Pawcatuck	7,454,801	0	16,645	10,151	1,990	167,840	98,165	7,749,594	1,284	4,512
Superior Employees Credit Union, Inc., Bristol	1,995,212	0	0	5,870	0	79,774	47,117	2,127,975	382	1,080
Taylor & Fenn Co. Employees Credit Union, Inc., Windsor	119,172	0	3,434	97	0	12,390	8,076	143,171	40	124

Table No. 29
CONSOLIDATED STATEMENT OF INCOME, EXPENSES AND DISPOSITION OF EARNINGS WITH OPERATING RATIOS, FOR THE CALENDAR YEAR ENDED DEC. 31, 1989

(Amounts in thousands of dollars)	Amount	Percentage*
Gross operating income:		
Interest on loans	$47,871	79.99%
Less borrowers interest refund	276	0.47
Interest and dividend from investments	9,709	16.22
Other income	2,540	4.24
Total gross operating income	**59,844**	**100.00**
Operating expenses:		
Employee compensation and benefits	10,833	18.10
Travel and conference	224	0.37
Office occupancy	1,251	2.09
Office operations	3,647	6.09
Education and promotional	338	0.56
Loan servicing and legal	586	0.98
Professional and outside services	680	1.14
Provision for loan losses	3,732	6.23
Provision for investment losses	10	0.02
Members insurance	1,236	2.07
Operating fees	131	0.22
Interest on borrowed money	85	0.14
Miscellaneous operating expenses	993	1.66
Total operating expenses	**23,746**	**39.68**
Net income from operations	**36,098**	**60.32**
Non-operating gains (losses):		
Other non-operating gains (losses)	30	0.05
Net income before dividends in deposits and transfers to reserves	36,128	60.37
Dividends to members	33,521	56.01
Net income after dividends	**2,607**	**4.36**
Transfers:		
Transfer to statutory reserves (net)	1,614	2.70
Net income after statutory reserve transfer	993	1.66
Additional transfers to unrestricted and restricted reserve accounts	1,607	2.69
Net earnings change to undivided earnings	**(614)**	**(1.03)**
Undivided Earnings December 31, 1989	$9,932	
Regular Reserves (Restricted), December 31, 1989	15,526	
Allowance for Loan Losses (Restricted), December 31, 1989	3,215	
Other Reserve Accounts (Unrestricted), December 31, 1989	8,369	
Total Capital, December 31, 1989	**$37,042**	
Total Capital, December 31, 1988	**$35,368 ****	
Net Increase (Decrease) in Capital Accounts	**$ 1,674**	

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

*Based on total gross income.

**Adjusted to reflect 3 merged credit unions.

Table No. 30
NEW, LIQUIDATED AND MERGED CREDIT UNIONS AND NAME CHANGES

New credit unions licensed during the 1989 calendar year ..... **None**

Credit unions liquidated during the 1989 calendar year ..... **None**

Credit unions merged during the 1989 calendar year **10**

Name	Date Filed
Piaterer Mutual Benefit Association with and into Victory Loan Mutual Benefit Association	January 4, 1989
T.S.P. Federal Credit Union with and into Torrington Company Employees Credit Union, Inc.	January 4, 1989
Plainville Regional Credit Union, Inc. with and into G.E. Employees Federal Credit Union, Inc.	February 27, 1989
American Standard Employees Credit Union, Inc. with and into Norwich-Pequot Teachers Federal Credit Union	April 19, 1989
E.I.S. Employees Credit Union, Inc. with and into Dutch Point Credit Union, Inc.	June 30, 1989
Hitchcock Chair Employees Credit Union, Inc. with and into Northwest CT Federal Credit Union	July 3, 1989
Robertson Paper Box Employees Credit Union, Inc. with and into Stonington Community Credit Union, Inc.	July 31, 1989
D-O Credit Union, Inc. with and into Bic Pen Employees Credit Union, Inc.	August 29, 1989
New Haven Board and Carton Employees Federal C.U. with and into Dairy Industry Credit Union, Inc.	October 2, 1989
W.S.R. Employees Credit Union, Inc. with and into Harborview Credit Union, Inc.	December 6, 1989

Credit unions with name change during the 1989 calendar year **3**

Name	Date Filed
Pervel-Plainfield Employees Credit Union, change to Plainfield Employees Credit Union, Inc.	January 4, 1989
Victory Loan Mutual Benefit Association change to The Victory/Piaterer Mutual Benefit Association	April 5, 1989
B.M.G. Employees Credit Union, Inc. change to B.M.G. Credit Union, Inc.	August 29, 1989

Table No. 32
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY SIZE — DEC. 31, 1989
(Amounts in thousands of dollars)

ASSET SIZE	Number of Credit Unions	Total Assets	Asset Percentage Distribution	Amount of Loans Outstanding Gross	Shares
Less than $50,000	3	$ 89	0.02%	$ 49	$ 63
50,000 — 99,999	4	296	0.05%	136	229
100,000 — 249,999	13	2,243	0.39%	1,340	1,798
250,000 — 499,999	10	3,778	0.66%	2,217	3,204
500,000 — 999,999	18	12,697	2.22%	8,907	10,740
1,000,000 — 1,999,999	15	23,615	4.13%	17,880	20,690
2,000,000 — 4,999,999	16	50,313	8.81%	31,708	44,573
5,000,000 — 9,999,999	6	39,436	6.90%	29,719	37,004
10,000,000 — 19,999,999	6	72,103	12.62%	52,343	66,221
20,000,000 — 49,999,999	3	70,567	12.35%	50,659	66,958
$50,000,000 and above	3	296,103	51.84%	221,144	279,222
Total	**97**	**$571,241**	**100.00%**	**$416,102**	**$570,703**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 33
REGULAR RESERVES AND ALLOWANCE FOR LOAN LOSSES FOR THE CALENDAR YEAR ENDED DEC. 31, 1989
(Amounts in thousands of dollars)

Additions:			
Transfers from undivided earnings			
Statutory transfers (net)	$ 948		
Voluntary transfers	455		
Provision for loan losses	3,735	$5,138	
Transfers from other reserves (net)		51	
Recoveries		789	
Total Additions			**$5,978**
Deductions			
Charged off loans		5,420	
Mergers		286	5,706
Net change in Restricted Reserves			272
Balance of Restricted Reserves Dec. 31, 1988			**$18,470**
Balance of Restricted Reserves Dec. 31, 1989			**$18,742**

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 35
REGISTRATIONS
BROKER-DEALERS, INVESTMENT ADVISERS AND AGENTS

	In Effect Dec. 31		Increase	
	1989	1988	1989	1988
Broker-Dealers	1,563	1,549	.009%	9.24%
Agents	51,465	49,337	4.31%	4.24%
Investment Advisers	581	538	7.99%	14.96%
Investment Adviser Agents	2,863	5,429	47.26%	48.94%
Agents of Issuer	125	222	48.5%	

	Broker-Dealers	Agents	Investment Advisers	Investment Adviser Agents
Applications:				
Received	315	14,393	92	628
Withdrawn by Request	0	85	0	0
Withdrawn Voluntary	166	12,887	22	332
Special Review (Agents)		204		
Registrations Approved	231	17,911	77	574
Branch Offices	322		55	

Table No. 36
CLASSIFICATIONS OF BROKER-DEALER REGISTRANTS

Type of Business	1989	1988
General Brokerage	924	915
Investment Trust	17	17
Other Specialists	622	617
TOTALS	**1,563**	**1,549**

Table No. 28 — STATEMENT OF LIABILITIES AND MEMBERSHIP INFORMATION, DEC. 31, 1989—Concluded

CREDIT UNION NAME	Due shareholders	Notes payable	Dividends and/or interest refunds payable	Other liabilities	Other reserves	Reserves for losses	Undivided profits	Total liabilities and equity	Number of loans	Total number of members
Technicraft Credit Union, Inc., Thomaston	417,533	0	0	2,803	0	16,896	11,555	448,788	125	367
Torrington Company Emp. Credit Union, Inc., Torrington	14,039,549	0	215,335	60,123	475,716	507,155	453,695	15,751,573	2,04[illegible]	4,661
Trumbull Credit Union, Inc., Trumbull	1,650,071	0	0	24,791	0	63,635	103,019	1,841,517	298	865
U.S. Baird Emp. Credit Union, Inc., Stratford	802,513	0	13,515	1,303	41,250	39,251	29,024	926,856	184	378
U.S.A. Emp. Credit Union, Inc., North Haven	132,930	0	2,996	149	0	2,660	10,405	149,140	41	79
United Credit Union of Norwalk, Inc., Norwalk	7,273,849	0	0	35,667	19,311	18,626	40,774	7,388,227	1,664	3,464
Universal Wire Division Emp. Credit Union, Inc., Clinton	67,450	0	1,925	0	0	4,115	4,914	78,404	44	100
University of Bridgeport Credit Union, Inc., Bridgeport	548,273	0	300	46,924	0	804	6,833	603,134	202	481
Vendors Mutual Benefit Association, Avon	236,562	0	14,604	14,578	0	25,775	56,480	347,999	56	254
The Victory/Piaterer M.B.A., West Hartford	479,576	0	0	80,244	0	33,827	69,747	663,396	73	331
Wallace Barnes Employees Credit Union, Inc., Bristol	9,632,804	0	77,140	13,973	0	413,220	613,362	10,750,499	1,622	3,335
Wallingford Cyanamid Emp. Credit Union, Inc., Wallingford	3,516,464	0	12,834	6,285	40,000	118,265	153,685	3,847,533	370	891
Walnut Mutual Benefit Association, Avon	470,334	0	31,451	36,617	0	55,099	108,270	701,771	134	356
WAYS Employees Credit Union, Inc., Oakville	62,444	25,163	2,050	300	0	7,940	30,831	128,728	15	65
West Hartford Credit Union, Inc., Bloomfield	2,632,788	0	119,632	150,000	135,000	210,702	210,074	3,458,196	629	1,462
Western's Credit Union, Inc., Danbury	187,594	0	0	99	0	2,205	6,060	195,958	49	214
Windsor Credit Union, Inc., West Hartford	664,731	15,621	33,506	45,518	0	61,820	51,632	872,828	161	586
Subtotals	**$ 530,702,591**	**$ 579,768**	**$ 3,866,082**	**$ 2,264,456**	**$ 8,369,390**	**$ 15,526,403**	**$ 9,931,956**	**$ 571,240,647**	**93,770**	**214,884**
Constitution State Corp. Credit Union, Inc., Wallingford	345,340,475	9,601,101	3,258,939	287,603	6,001,014	4,561,434	161,941	369,212,507	19	301
Total	**$ 876,043,066**	**$ 10,180,869**	**$ 7,125,021**	**$ 2,552,059**	**$ 14,370,404**	**$ 20,087,837**	**$ 10,093,897**	**$ 940,453,154**	**93,789**	**215,185**

Table No. 31
SELECTED BALANCE SHEET ITEMS OF CREDIT UNIONS CLASSIFIED BY FIELD OF MEMBERSHIP — DEC. 31, 1989
(Amounts in thousands of dollars)

Type	No. of Credit Unions	Members		Assets		Gross Loans		Shares	
		Number	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution	Amount	Percentage Distribution
Total	**97**	**214,884**	**100.00%**	**$571,241**	**100.00%**	**$416,102**	**100.00%**	**$530,703**	**100.00%**
Employee Associations — Total	**75**	**159,664**	**74.30**	**466,151**	**81.60**	**344,366**	**82.76**	**429,678**	**80.96**
Government—Local, State, Federal	10	68,092	31.69	220,106	38.53	163,842	39.38	200,540	37.79
Education	3	4,159	1.94	8,187	1.43	6,005	1.44	8,010	1.51
Hospital	9	27,009	12.57	61,157	10.71	47,888	11.51	58,219	10.97
Manufacturing	46	37,221	17.32	83,432	14.61	53,795	12.93	74,616	14.06
Newspaper	2	2,716	1.26	5,660	0.99	3,494	0.84	4,833	0 91
Public Utility	5	20,467	9.52	87,609	15.34	69,342	16.66	83,459	15.73
Other Associations — Total	**21**	**36,154**	**16.83**	**81,296**	**14.23**	**59,029**	**14.19**	**78,592**	**14.81**
Community	4	30,359	14.13	69,071	12.09	49,834	11.98	69,051	13.01
Mutual Benefit Association	15	5,586	2.60	12,121	2.12	9,157	2.20	9,451	1.78
Religious	1	121	0.06	55	0.01	11	0.00	49	0.01
Union	1	88	0.04	49	0.01	27	0.01	40	0.01
First Connecticut Credit Union, Inc.	**1**	**19,066**	**8.87**	**23,794**	**4.17**	**12,707**	**3.05**	**22,432**	**4.23**

The above figures and percentages do not include Constitution State Corporate Credit Union, Inc.

Table No. 34 -- ABSTRACT OF REPORTS FROM 1960-1989 (Dollar amounts in thousands of dollars)

Year	Number of Credit Unions	ASSETS						LIABILITIES					
		Number of members	Loans net	Cash on hand and in banks	Other investments	U.S. Gov. obligations	Other assets	Due shareholders	Notes payable to banks or others	Other liabilities	Reserve for losses	Undivided earnings and other reserves	Total assets or liabilities
1960	166	58,941	17,375	2,775	4,262	253	140	22,133	296	492	745	1,139	**24,805**
1961	167	64,531	20,279	2,140	5,247	171	143	24,847	309	650	904	1,270	**27,980**
1962	169	69,695	23,993	2,447	5,992	105	232	28,816	523	379	1,136	1,915	**32,769**
1963	175	74,231	26,784	3,478	7,481	86	238	33,629	443	338	1,406	2,251	**38,067**
1964	175	82,145	30,580	3,282	9,728	69	190	38,971	463	45	1,705	2,665	**43,849**
1965	180	88,269	34,595	3,386	11,881	59	198	44,488	447	59	2,067	3,058	**50,119**
1966	182	94,052	39,427	4,048	12,774	706	248	50,739	574	288	2,465	3,137	**57,203**
1967	189	103,204	45,551	3,894	14,316	1,131	353	57,782	590	324	2,885	3,664	**65,245**
1968	194	113,642	54,128	3,628	14,779	2,690	387	66,747	807	596	3,367	4,095	**75,612**
1969	190	122,073	64,176	4,783	9,571	6,484	436	75,649	1,505	71	3,911	4,314	**85,450**
1970	182	130,919	75,132	5,319	7,565	8,397	439	84,302	2,274	713	4,687	4,876	**96,852**
1971	179	138,873	86,424	5,982	10,471	9,206	560	97,986	2,908	857	5,207	5,685	**112,643**
1972	171	149,546	97,449	5,129	17,504	8,307	1,083	113,714	2,713	2,200	6,036	4,809	**129,472**
1973	173	159,090	114,022	4,312	15,498	9,317	1,955	125,423	5,220	2,493	6,589	5,379	**145,104**
1974	176	170,752	125,355	5,148	12,814	11,404	2,141	134,530	7,577	1,630	7,214	5,911	**156,862**
1975	170	177,997	133,755	5,020	10,952	17,370	2,520	149,451	5,043	4,290	7,144	3,689	**169,617**
1976	173	187,377	153,211	4,890	20,079	12,422	2,620	166,181	6,643	10,409	6,102	3,887	**193,222**
1977	173	183,451	176,481	6,509	26,040	11,191	3,802	189,746	6,251	17,018	6,861	4,147	**224,023**
1978	172	191,417	199,651	4,392	45,956	12,162	6,558	198,737	27,073	30,550	7,517	4,842	**268,719**
1979	172	197,698	203,235	4,881	17,741	10,686	4,509	199,507	22,250	5,951	7,692	5,652	**241,052**
1980	162	197,950	184,119	4,511	39,917	6,040	5,932	214,756	6,646	4,619	7,749	6,749	**240,519**
1981	162	202,325	189,752	6,546	39,101	6,783	7,130	222,317	3,505	7,102	8,592	7,796	**249,312**
1982	153	194,358	180,788	6,401	58,119	10,273	9,231	239,436	2,310	4,496	8,840	9,730	**264,812**
1983	144	191,558	201,394	6,134	80,208	10,379	7,961	280,272	1,341	7,282	8,863	8,318	**306,076**
1984	132	192,644	250,467	6,272	53,217	12,751	7,632	302,357	1,363	7,395	9,364	9,860	**330,339**
1985	123	199,707	283,408	9,937	101,123	15,918	8,898	385,813	1,929	7,986	11,041	12,515	**419,284**
1986	116	207,839	311,865	11,940	174,671	15,803	9,543	492,110	141	5,256	12,162	14,153	**523,822**
1987	112	211,199	358,080	11,734	135,835	29,666	13,472	514,468	941	4,744	12,702	15,932	**548,787**
1988	105	217,812	413,053	11,979	106,440	29,210	13,313	534,392	641	7,594	14,238	17,130	**573,995**
1989	97	214,884	412,886	11,728	107,454	25,546	13,627	530,703	580	6,130	15,526	18,302	**571,241**

The above figures do not include Constitution State Corporate Credit Union, Inc.

Table No. 38
ROUTINE EXAMINATIONS
BROKER-DEALERS AND INVESTMENT ADVISERS

	1989	1988
Broker-Dealers	26	42
Investment Advisers	17	27

Table No. 39
REGISTRATIONS FILED AND EFFECTED OF SECURITIES, TENDER OFFERS AND BUSINESS OPPORTUNITIES

	Received		Effected	
	1989	1988	1989	1988
Securities				
Open End Management Investment Companies	334	315	279	356
Renewals	2,161	1,927	2,072	2,375
Unit Investment Trusts	570	750	453	678
Renewals	20	13	19	13
Post-Sale Registrations	7	8	7	8
All Others	1,107	1,228	884	1,145
Total Securities Registrations	4,189	4,241	3,714	4,575
Tender Offer Registrations	0	2	0	2
Business Opportunity Registrations	68	55	35	34
Business Opportunity Renewals	25	12	19	13
Exempted Filings	1,823	1,974	1,823	1,974

Table No. 40
ENFORCEMENT ACTIVITIES
SECURITIES AND BUSINESS OPPORTUNITIES

	Securities		Business Opportunities	
	1989	1988	1989	1988
Investigations Opened	176	245	47	21
Investigations Closed	148	197	50	16
Cease and Desist Orders Issued	10	2	7	8
Denial, Suspension and Revocation Notices	17	5	0	0
Denial, Suspension and Revocations Issued	5	1	0	0
Subpoenas Issued	123	94	3	2
Referrals for Criminal Action	2	3	0	0
Referrals for Civil Action	2	2	0	0
Consent Orders	3	17	N/A	N/A
Stipulations	20	18		

Table No. 37
TREND IN BROKER-DEALER, INVESTMENT ADVISER AND AGENT REGISTRATIONS

Year	Broker — Dealers	Percent Increase/ Decrease	Agents	Percent Increase/ Decrease	Investment Advisers	Percent Increase/ Decrease	Investment Adviser Agents	Percent Increase/ Decrease	Agents of Issuer	Percent Increase/ Decrease
1955	251	13.1	1,177	47.3	22	29.4	13	8.3	....	....
1960	312	24.3	2,223	88.8	24	8.3	23	77.0	....	....
1965	345	10.5	3,268	47.0	42	75.0	62	169.5	....	....
1966	346	.0	3,703	13.3	47	11.9	85	37.0	....	....
1967	353	2.0	4,112	11.0	56	19.6	110	29.4	....	....
1968	390	10.5	5.159	25.7	60	7.1	125	13.6	....	....
1969	434	11.3	5,955	15.4	72	20.0	145	16.0	....	....
1970	451	3.9	6,429	9.6	81	12.5	171	17.9	....	....
1971	464	2.9	6,522	1.4	86	6.2	191	11.7	....	....
1972	499	7.5	7,305	12.0	103	19.7	226	18.3	....	....
1973	464	(7.0)	7,519	2.9	109	5.8	235	4.0	....	....
1974	463	(.2)	7,543	.3	121	11.0	188	22.6	....	....
1975	453	(2.2)	7,899	4.7	135	11.6	322	11.8	....	....
1976	476	5.1	8,926	13.0	156	15.6	355	10.2	....	....
1977	494	3.8	9,611	7.7	186	19.2	383	7.9	3	....
1978	530	7.3	10,809	12.5	199	7.0	438	14.4	22	63.3
1979	511	(3.6)	11,318	4.7	189	(5.0)	453	3.4	178	254.5
1980	575	12.5	12,962	14.5	193	2.1	495	9.3	136	74.4
1981	647	11.1	14,700	11.8	200	3.5	618	19.9	193	29.5
1982	745	13.2	18,707	21.4	214	6.5	775	20.3	241	19.9
1983	916	22.9	22,587	20.7	263	22.9	1,095	41.2	151	(37.3)
1984	1,154	24.9	28,964	28.0	310	17.9	1,547	41.5	169	11.9
1985	1,237	7.2	33,790	16.7	341	10.0	1,798	16.2	194	14.8
1986	1,321	6.8	40,929	21.75	399	17.0	2,286	37.1	254	14.9
1987	1,418	6.7	47,332	15.64	468	17.3	3,645	59.5	258	1.6
1988	1,549	9.2	49,337	4.2	538	15.0	5,429	48.9	222	(14.0)
1989	1,563	.9	51,465	4.3	581	8.0	2,863	(47.3)	125	(48.5)